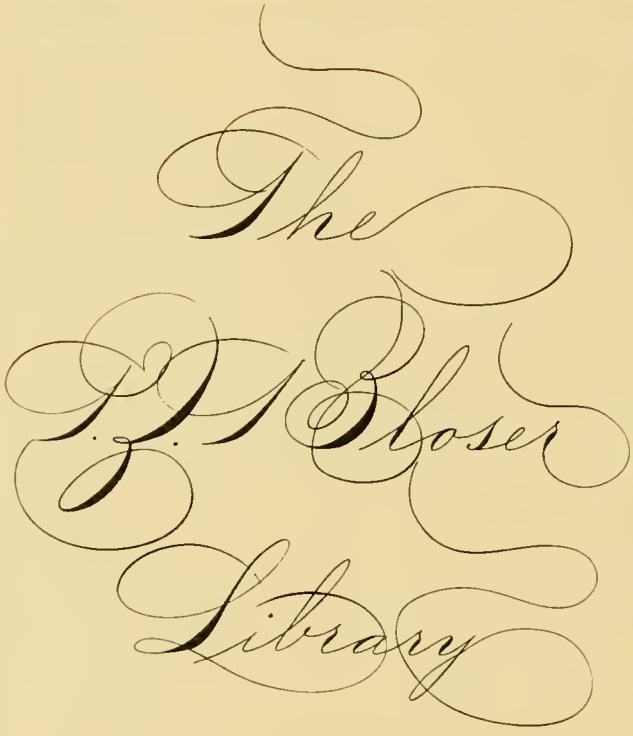

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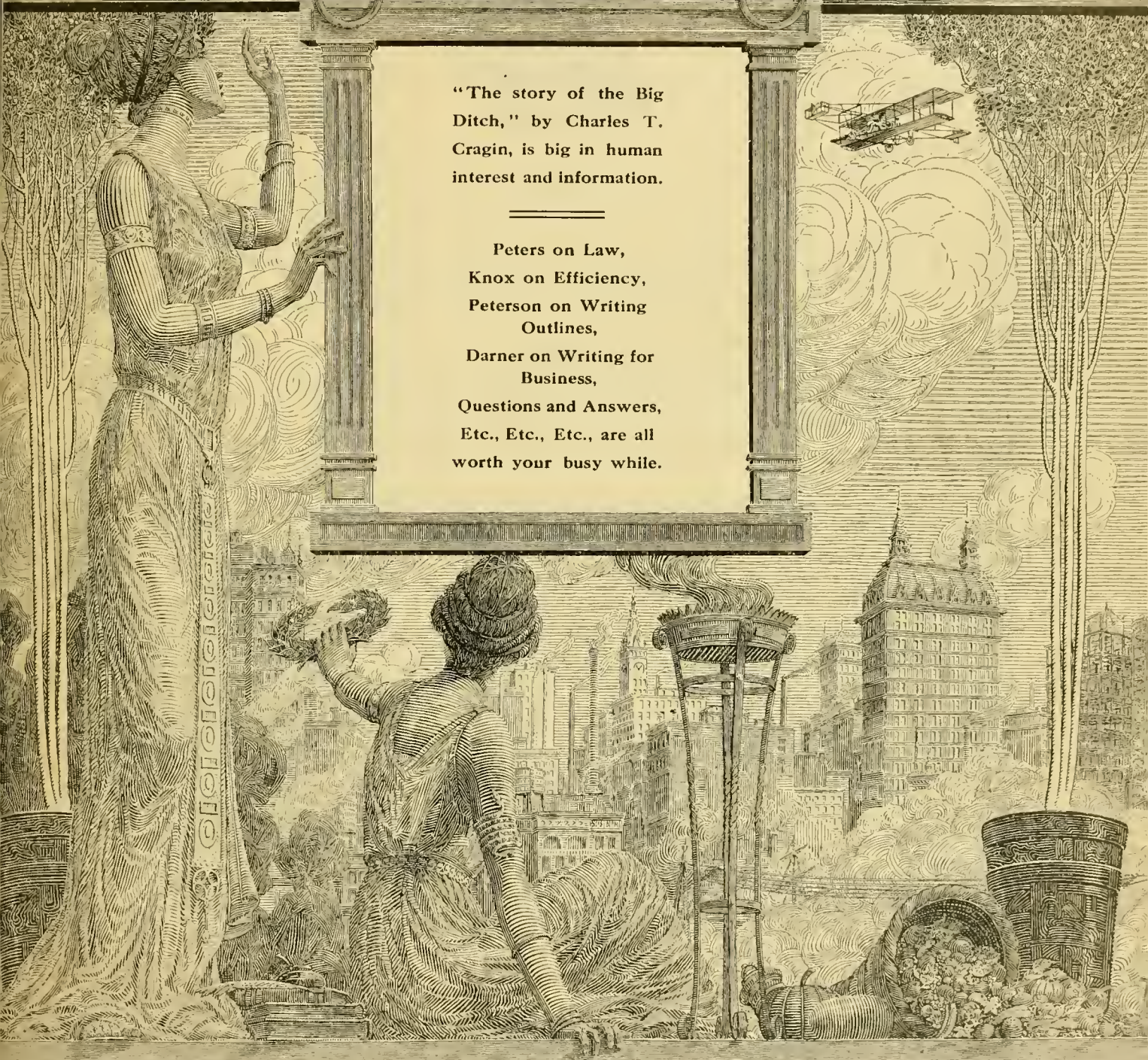
SEPTEMBER, 1914



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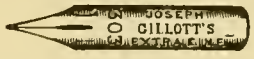

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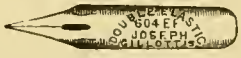

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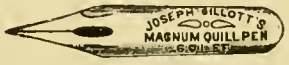

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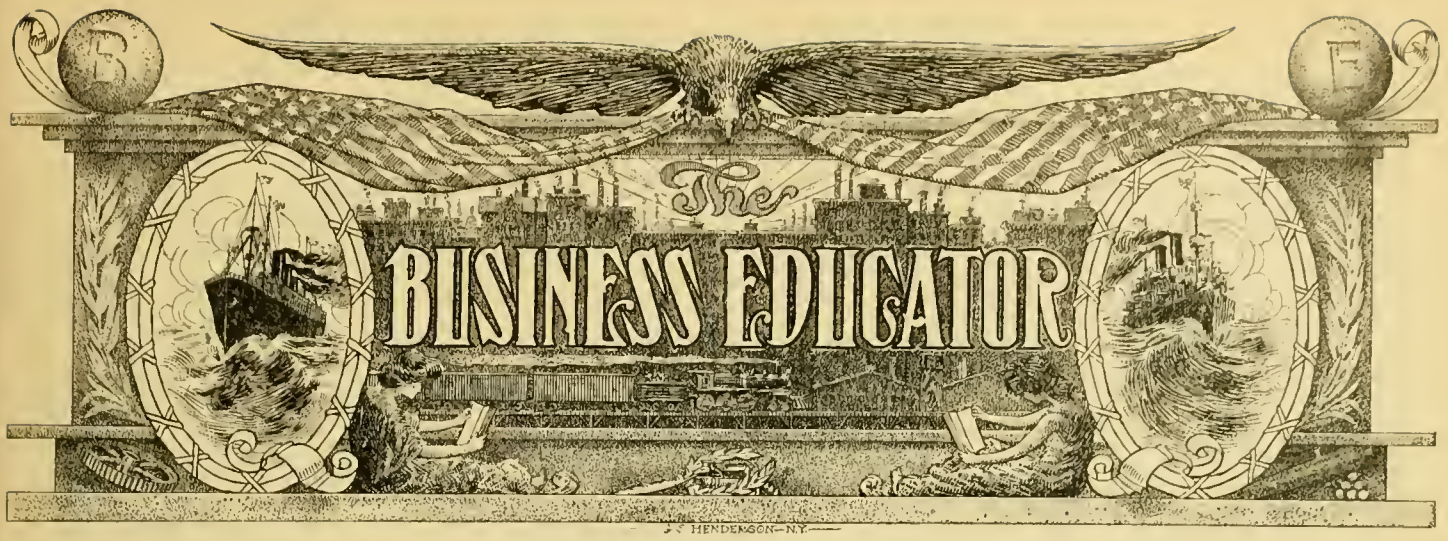

VOLUME XX COLUMBUS, O., SEPT., 1914 NUMBER 1

THE BUSINESS EDUCATOR
Entered at Colombus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER - Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

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The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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GREETING

The new school year is at hand. The general educational outlook is good and the special educational outlook is excellent. Without question, more teachers attended summer schools this summer than ever before—perhaps nearly twice over. May one and all now reap a rich return in results, both as concerns achievement and dollars.

For the commercial teacher and penman, and especially the one who combines both, the outlook is full of promise. Our best wishes to all. May you receive all you merit.

SUPERVISORS' SALARIES

The United States Bureau of Education in Bulletin No. 16, 1914, under the title of "The Tangible Rewards of Teaching" gives a detailed statement of salaries paid to the several classes of teachers and school officers. Supervisors of Penmanship are listed as follows:

In cities having more than 250,000: minimum, $1,800; maximum, $2,400; average, $2,217.

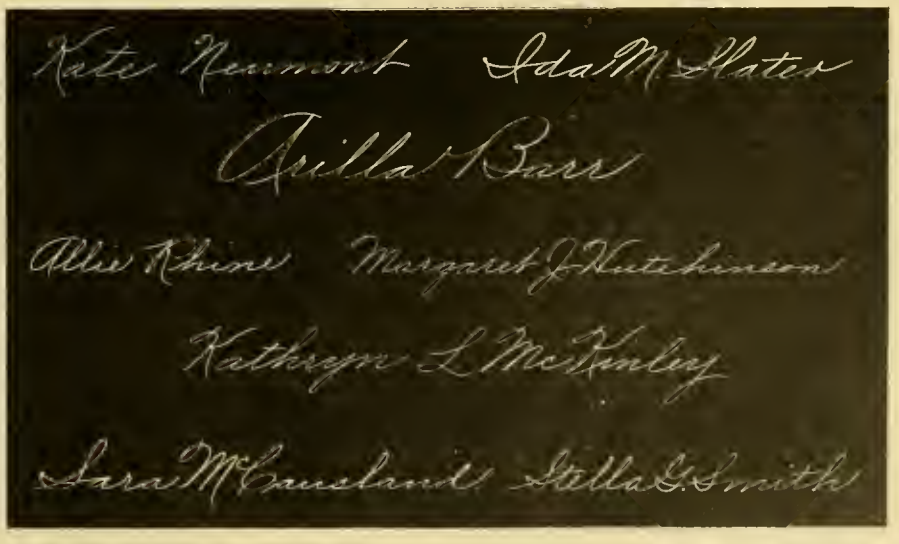
In cities between 100,000 and 250,000: minimum, $1100; maximum, $2,100; average, $1,500.

In cities between 50,000 and 100,000: minimum, $900; maximum, $1,600; average, $1,214.

In cities between 25,000 and 50,000: minimum, $665; maximum, $1,500; average, $1009.

In cities between 5000 and 25,000: minimum, $80; maximum, $1,400; average, $690.

As a supervisor, this will help you to discover whether your city pays an average wage, or more, or less. Are you the cause of the price paid, be it high or low, or is it determined by other causes than *ability*?



Signatures of eight of the nine supervisors of writing in the Pittsburgh public schools.—Mr. Elmer G. Miller, Director of Writing, has had much to do with the development of this high average of efficiency, and the end is not yet, because they are adding to not resting on their laurels.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

What strokes give the distinctive features to the vertical and slant styles of penmanship?

J. J. Bailey, Toronto, Ont., Can.

There are many theories advanced along the line suggested by the question. We have never discovered any particular strokes that are distinctive in the vertical, that are not likewise distinctive in a slant hand.

In both styles there are found the connective slant or up strokes and the main slant or down strokes. The latter were evolved first for legibility purposes. The former were evolved when the Italic writing merged into roundhand and again when roundhand merged into modern script. As round hand evolved connective strokes were invented, and as light line writing evolved, connective slant was created. In any normal hand the up strokes are about half the slant of the down strokes, which being true of the vertical as well as the slant hand, it can hardly be said that there are any lines that are especially distinctive in the vertical, that are not also distinctive in the slant. C. P. ZANER.

Should one write as fast on the blackboard as pupils are expected to write upon paper?

Mr. Elmer G. Miller, Director of Writing, Pittsburgh, please reply.

Ellwood City, Penna.,
July 15, 1914.

When your arm is on the desk in position for writing does the point of the pen rest at the base line, at the head line, or between the two?

I never have seen a word on this subject in any penmanship lesson, but it seems to me to be quite important. The tension of the skin working over the flesh of the forearm tends to bring the arm back to the position which it assumes when at rest. That is, if the pen is at base line when the arm is at rest, in writing a letter it is only necessary for the muscles to push the arm upward, and the tension of the skin will pull it down again. But if the pen rests at head line, then the muscles must pull it down to the line, and the tension of the skin will move it upward again.

Thus, if we begin to write with the pen resting on the line, one set of muscles are used in making one-space letters; but if we begin to write with the pen resting one-half space above the base line, an entirely different set of muscles are used. And again, if the pen rests between the head and base lines, both sets of muscles are used.

In making capitals, should the pen be in the same position in relation to the line of writing as in making small letters? And should it be the same for all capitals?

Which position do you use, and which do you teach?

Yours very truly,
ARTHUR G. SKEELES.

There are many theories as to the resting and beginning point of the pen. Some maintain that it is at the top of the minimum letters, others at the bottom. I surmise that it comes near the center of the minimum letters, and therefore comes half way between the upper and lower loop letters.

If one is better at pushing than at pulling, then the base line should be the center. On the other hand if one is better at pulling than at pushing, then the head line should be the center.

Practically, the same center that is used for the small letters is used for the capitals, unless one is making capitals exclusively and little letters exclusively. Ordinarily I think the same center should be used for all letters. For professional purposes, however, the center is frequently shifted sometimes high and sometimes low, sometimes to the right and sometimes to the left, depending upon the nature of the work being done. C. P. Z.

What is meant by "space" in writing?

Space in writing is available or flexible and yet technical and specific term, relating to size, proportion, width.

The small letter *u* is one space high and three spaces wide, and has been considered the unit of measurement for the other letters.

The letter *u*, however, may be one space high as from line to line on ruled paper, or it may be one-half the height of the space between ruled lines, or one-third the space, or one-fourth the height between the ruling, etc., etc.

Two-space writing is that wherein the *u* and minimum letters are one-half the height or size of the capital letters. Three-space writing is that in which the minimum letters are one-third the height of loops and capitals, etc., etc.

Space also relates to the distance between letters and words as well as to size and proportion. As a rule, spacing between letters is wider than between the down strokes in letters, and between words wider than between letters. Some persons put much more space between letters than others.—[ED.]

Of what value is a metronome to the special teacher? To the grade teacher? Which is the better, metronome or the phonograph?

Referred to Harry Houston, Supervisor of Writing, New Haven, Conn.

Was A. R. Dunton, the author of the P. D. & S., manual and system of penmanship? How did it compare with the Spencerian?

The authorship of the Payson, Dunton and Scribner System and Manual of penmanship is acredited to Selden Dunton, a brother of A. R. Dunton, from whom he doubtless derived much aid and to whom he seems to have given no public credit, for A. R. was a very fine penman, The Duntonian System of Penmanship was very similar to the Spencerian; it being difficult at this late date to distinguish any difference of consequence. The Duntons and Spencers were contemporaries and competitors; which imitated and which originated the more we do not know. The Ineson, Blakeman, Taylor & Co., now the American Book Co., was the foremost publishing house of those days and it became the publishers of the Spencerian System which caused it to be more widely used and known than any other.—[Ed.]

Send on your Questions or your Answers

Question: Would you use a base line in putting sentences on the board?

Answer: If the object of the lesson is to illustrate the crossing of lower loops, the resting position of certain letters, or the glide of connective strokes on the base line, as in the running hand, in word or sentence practice for study of spacing, a base line lighter than the copy may advantageously be employed to write upon. Sentences placed on the board for primary grade writing practice should clearly show size and comparative height of letters by use of complete ruling to correspond with the kind of writing and the lines on paper. In the intermediate and upper grades, no base line is necessary upon which to write general sentence copy, but suggestive ruling at the beginning of the line of writing should be drawn to give pupils something definite as to size of capitals and small letters. For high and commercial school work, partial ruling may be used or omitted as occasion requires.

No lines should be drawn to write upon for the purpose of alignment in placing sentences on the blackboard. Any one can soon learn to write in a reasonably straight direction unaided by lines or mechanical means by observing the essentials of correct blackboard position. To write straight, stand back at nearly arm's length facing the board squarely with the feet apart. Incline the body leftward at the start and gradually move rightward during the act of writing. A stretch of about three feet can be made without shifting position on the floor. Train the eyes to arrange the work, exercise judgment, and think straight direction as you write.

T. C. SAWYIER.

Should the class be told to take a writing position before the teacher puts the copy on the board, or should she wait until they are ready to begin to write?

In answer to the above question we would say that some teachers place the copies upon the board before speaking of position; others secure position first and then place the copy upon the board. If position is difficult to secure, we would suggest getting position first and then placing the copy upon the board. On the other hand,if position is getting to be a matter of routine and habit,then the copy should first be placed upon the board after which position could be mentioned and practice begun. The inspiration of a well executed copy has a powerful influence upon the class in the way of position, for it arouses enthusiasm and enthusiasm makes position much easier than without the enthusiasm.—[Ed.]

How do you get the best results on sheepskin?

If possible select a perfect sheet then be sure to remove all oil, as all sheepskins are oily. If the oil is not removed the ink will not flow evenly and not stay exactly where you want it, for oil and ink do not mix well.

To remove the oil, use a sponge eraser, or if you do not have a sponge eraser, use a pencil eraser, holding the top of the skin down firmly with a blotter in one hand, and with the other hand draw the eraser towards the body, the object in erasing in this way is not to crinkle the paper. Go all over the skin in this way where you expect to work, then with a clean handkerchief wipe off all the little pieces of eraser left from erasing. Be sure that you use the right side. Nearly all skins have a tendency to roll up. The outside is the smoother and the better to work on. The other side is wooly and rough.

When possible, do not work on a green diploma; that is, one on which the printing is not thoroughly dry. A green diploma is likely to smear when touched with your fingers or rubbed together. In erasing the oil on a diploma, try not to touch the printing with your eraser or you are likely to erase some of it, for ink is very easily removed from sheepskin when it is printed over the oil, but in pen work where the oil has been removed, the ink cannot easily be erased. You therefore have to be careful not to make mistakes for only slight mistakes can be corrected.

Corrections are best made by using a pencil eraser (not a sand eraser) very lightly. Sometimes a sharp paper knife is used to cut out but not to scratch out.

ZANERIAN PENMANSHIP ASSOCIATION.

FIRST ANNUAL MEETING, VIRGINIA HOTEL, COLUMBUS, OHIO.

July 1-2-3, 1914.

This Association was organized at the meeting held in Columbus, Ohio, in July, 1913, to celebrate the 25th anniversary of the founding of the Zanerian College. Eighty-five members enrolled this year, and a good attendance was present every session. Twenty different states were represented.

The meetings were presided over by Raymond G. Laird, of Boston, who showed himself a most capable President. Music was furnished at almost every meeting by Miss Emma Gaver, piano, Mr. E. R. Wood, trombone, and Mr. T. C. Sawyier, mandolin.

The discussions were largely along the line of public school writing ; and some of the opinions expressed are noted below :

"What a teacher of penmanship should know." Mr. H. L. Darner, Pittsburgh, Pa., said he should know Penmanship, of course. He should also know methods of teaching, something of child nature, child psychology, and physiolngy.

"How to secure arm movement writing in the grades, in all written work." Fred M. Bacon, Grand Junction, Colo., said, Grade their penmanship in other subjects, and count it on their monthly grade in penmanship. Have the various rooms of the same grade compete for pennants or other prizes. Encourage competition between rooms to see which can write the best spelling and language papers. Have the pupils in the eighth grade work for certificates, giving a prize or award to the teacher whose room secures the greatest per cent of certificates.

Some one asked, "When the grade teacher arouses so much enthusiasm for Penmanship, doesn't she lose ground in other subjects?" Mr. Bacon replied, "The experience of my grade teachers is that the better work they get the public to do in writing, the better the work is in everything else."

Mr. Bacon introduces ink in the second half of the second school year.

"How fast?" Mr. J. A. Savage, Omaha, Nebraska. Beginners should make the two-space exercises at the rate of 125 down strokes a minute ; later this is increased to 200. Letters made to a count of "One, two," such as O and C, 80 a minute. Letters made to a count of "One, two, three," such as E and V, 65 a minute. He does not count for words.

He believes in the "Conversational count," fitting words of instruction to the count without losing the time or stopping the class.

Sometimes he has the whole class count aloud. Frequently he starts the class at the proper speed, and then has them write for a minute or so, then calls time, and asks how many have written the proper number.

"Starting new pupils." Mr. H. L. Darner, Pittsburgh, Pa. Have the new pupil write a specimen consisting of alphabets and a short letter, then start him on the ovals. Then let him begin wherever the class is writing. He thinks we have over-emphasized the grouping of letters.

Some one asked, "Has any one found that a pupil is placed at a disadvantage because of being started in with those who have covered more of the work?" Mr. Savage answered, "No," and noone expressed a contrary opinion.

Some one suggested placing the new pupil by the side of an old one ; and Mr. Darner suggested that when a considerable number entered at one time, he would place them in a class by themselves for a few days.

"Why is a Supervisor?" Mr. C. B. Stoudt, Binghamton, N. Y., said he is to furnish ideals. We must inspire the teacher, and so form in her mind an ideal of good writing toward which she may lead her pupils. "Let the teacher be the nurse, you be the physician."

"What about the lefthander?" Miss J. May Lynch, Hutchinson, Kansas, instructs teachers to see that all children write with the right hand. In the first and second grades it takes only a little encouragement to bring about the change.

Mr. T. W. Emblen, Elmira, N. Y., has secured the change in the eighth grade.

Mr. F. E. Oneth found that one-fourth of the pupils in Porto Rico, took the pencil in the left hand. Children often do this. He induced a teacher 25 years old to change, and at the end of a year he wrote much better with his right hand than he had been able to write with his left.

"Position." Mr. Zaner said that we should teach a relaxed position for mental work, and a more tense position for muscular work, such as writing. We cannot expect pupils to maintain the proper position for writing, unless we allow and encourage a different position for study.

"Can we have a penmanship scale?" Mr. T. W. Emblen, Elmira, N. Y., has constructed such a scale, using as the material the writing of pupils in the Elmira schools. The scale is graduated by numbers from 1 to 18, 1 representing the poorest writing, and 18 very accurate writing. This scale is used for grading the work in grades 4 to 8 inclusive. A certain number on the scale was determined as the degree of excellence to which the pupils in a certain room should reach, and they were graded accordingly. Thus each teacher knew what her pupils were doing, and any individual pupil knew whether or not his work was up to the required standard.

In the discussion it was brought out that several such scales have been printed, and that several persons are now working on new scales. It seemed to be the general opinion that a scale might be made which would take into consideration movement as well as form, and which would be of real service to teachers and supervisors.

"How to improve a writing teacher's talking." Mr. W. E. Benscoter suggested that teachers form the habit of always breathing through the nose, and showed how to do this without going to the trouble of shutting the mouth each time, by raising the tongue against the roof of the mouth.

Several others discussed the topic, giving their experience in taking lessons in public speaking or in singing. All who spoke on the subject reported a decided improvement in ease and clearness of speaking from such instruction.

"The why of professional writing." Mr. E. A. Lupfer, of Columbus, said it is because of uniformity in Angles, Slant, Height, Spacing and Arrangement. He suggested that penmanship teachers examine the writing of master-penmen until they have a high ideal of form fixed in their minds.

"The business handshake." Mr. L. E. Smith, Lewisville, Ohio, said that one of the first things that go to make up a personality is the handshake.

Mr. Laird said that in his school they had what they called "Fathers of the Senior Class." These men would come to school and give talks on business topics, and would sometimes go down among the students and practice shaking hands with them.

Stunts and more stunts." Messrs. C. R. Tate, of Cincinnati, and C.Spencer Chambers, of Covington, Ky., furnished this part of the program. For several minutes they kept the Association watching with intense interest while they wrote backwards, upside down, and with both hands. It was a most interesting exhibition of skill.

Supervising rural schools." Mr. R. B. Moore, Shelby, Ohio, suggested that supervisors of towns could do much to promote good writing in the rural schools by arranging to supervise the work in villages and in townships, criticising the work collected by the teachers, and meeting the teachers on Saturdays and any other time that it might be possible to get them together.

Long and seldom or short and often?" Some one expressed the opinion that it would be better to have two lessons a week, of an hour each, rather than a lesson every day, of fifteen minutes. Mr. Moore said that a daily lesson of fifteen minutes is better. Mr. Savage said that they had found 45-minute periods best for business college classes. They had tried one-hour periods, but the result did not justify spending the extra time. Mr. Darner reported that they hed tried 30-minute periods, but found 45-minute periods better.

"If you can't inspire," drive, said Mr. Laird. "If you can inspire your pupils, you are a great teacher; but if you can only drive your pupils, you may still be a successful teacher."

Rubber stamps for criticism." Mr. T. C. Sawyier has 45 or 50 rubber stamps, with words indicating the most common faults. He uses these to mark specimens of the pupils' work. He finds that pupils preserve the papers so marked, and give special attention to the criticisms.

Mr. Laird said that the A. N. Palmer Co. used a set of stamps in their Boston office, in correcting work. He thought it an excellent plan.

Pleasure was intermingled with business. Wednesday afternoon there was a theatre party at Olentangy Park ; Thursday evening a trolley party ; and for the final meeting on Friday afternoon a biographical humoresque that is impossible to describe. (Get one of those present to tell you about it.)

The following officers were elected for next year :

President, C. Spencer Chambers, Covington, Kentucky.

Vice-President, E. A. Dieterich, Greenville, Ohio

Secretary-Treasurer, Arthur G. Skeeles, Ellwood City, Penna.

Members Executive Committee, Miss J. May Lynch, Hutchinson, Kansas.

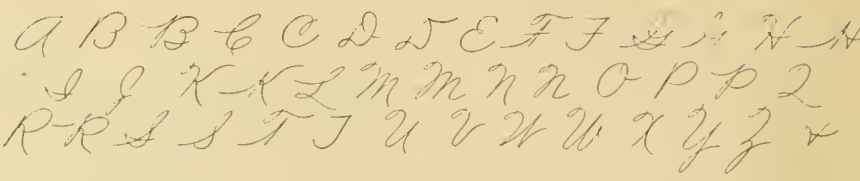
Miss Myrtle E. Thompson, Pittsburgh, Pennsylvania.

C. P. Zaner, Columbus, O.

Practical Penmanship

H. L. DARNER,
Spokane, Wn., Blair Business College

Send specimens with self-addressed postal to above address for criticisms.



INSTRUCTIONS

CAN YOU READ? If I should say that there is one thing which the average person cannot do, it is that he cannot read. If you expect to get a great deal from any course, you must learn to read instructions, that means understand instruction before you leave it.

POSITION. If you expect to improve a great deal you must see that you have, at all times, a good position. A good position is one that promotes health and efficiency. A position to be a healthful one must be such that all organs of the body function properly; in other words, the trunk should be quite straight. Your table, if you are of average size, should be about thirty-one inches high and your chair seventeen. If you do a great deal of practicing and have a regular table and chair, I would advise you to cut an inch off the front legs of the chair, as this makes a seat that is very comfortable for writing purposes.

MATERIALS. A good workman always uses the best tools. I cannot imagine seeing Zaner, Lupfer, Courtney, Mills, or any of the best penmen using a soiled sheet of paper and a worn-out pen. A pen costs less than a penny, and anyone who cannot afford to buy a new pen point cannot afford to be spending his time practicing penmanship. I shall not mention what you should use in the way of materials. If you will write Zaner & Bloser, they will be glad to send you one of their penmanship supply catalogs which will give you complete information.

THE COPIES. All copies in this course were written, not for their beauty, but for their practicability. They were all written freely and easily, as I shall ask you to write them. All copies were prepared on one sheet with none "corrected."

Plate 1: Work upon these ovals until you can make them practically as good as the copy. The continuous oval should be very compact. Get the down strokes light and fine. Get the line of ovals even at the top and even at the bottom. Watch the shape carefully.

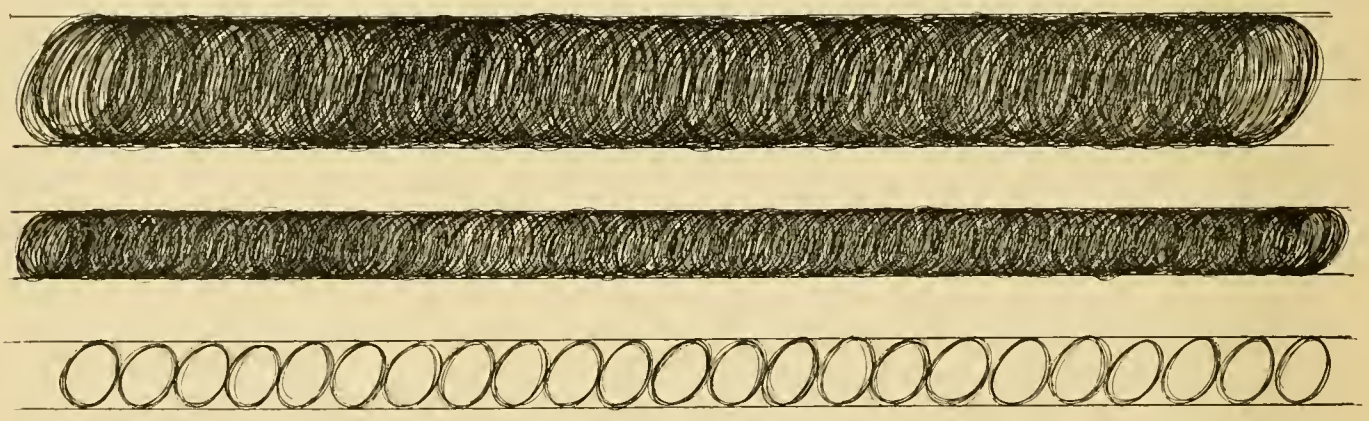


Plate 2: Practice on each of these four capitals until you can make it well. It is not sufficient to make an occasional good one but you should be able to make a line of twelve or fifteen and get them all good. After you have learned to make each individual capital, then try the four lines as given here.

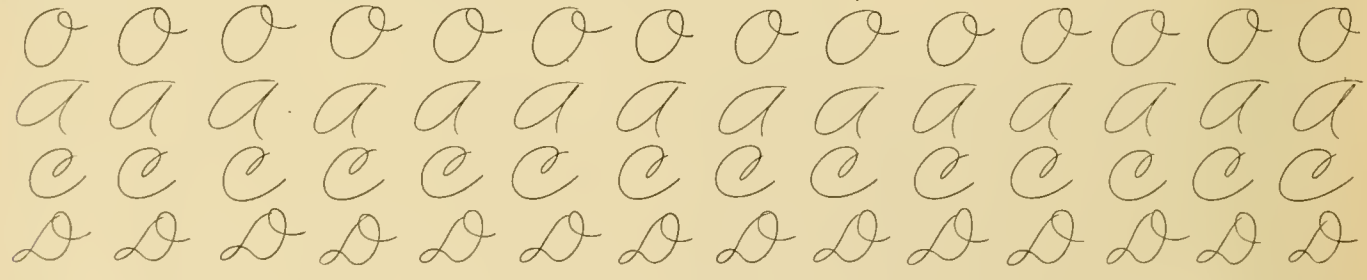


Plate 3: Master thoroughly the capital "E." Notice that the loop in the center of the letter tips upward at about a right angle to the main slant. Put plenty of time on the small movement exercises.

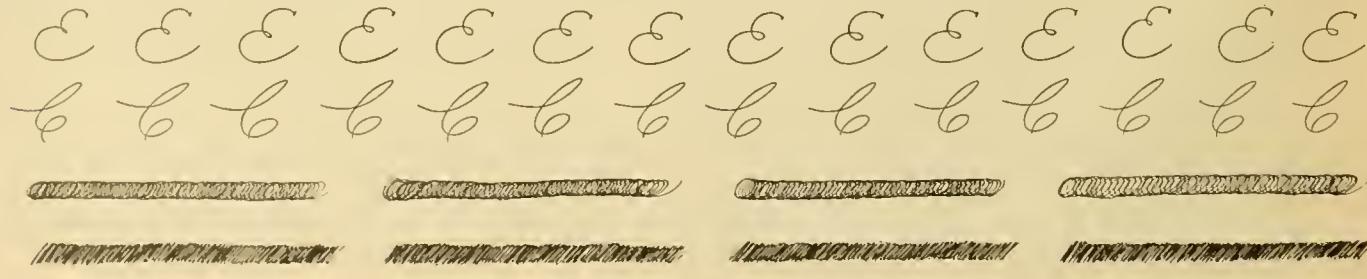


Plate 4: This plate needs very little explanation, although I should say that it is one of the most important in the course. You will not waste any time while practicing upon it.

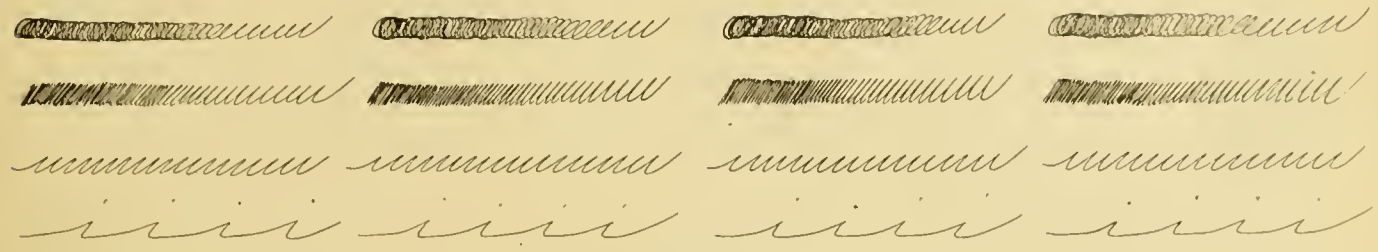


Plate 5: See how much distinction you can get between turn and angle. This is what makes plain writing—round turns and sharp angles. Notice that the small oval at the top is made indirectly.

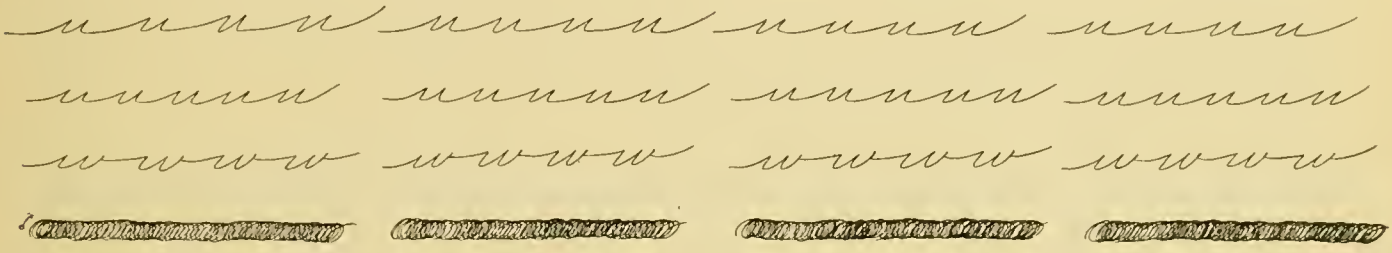


Plate 6: Another very important plate, this plate and No. 4 is the foundation for many of the small letters. See what a high degree of excellence you can attain.

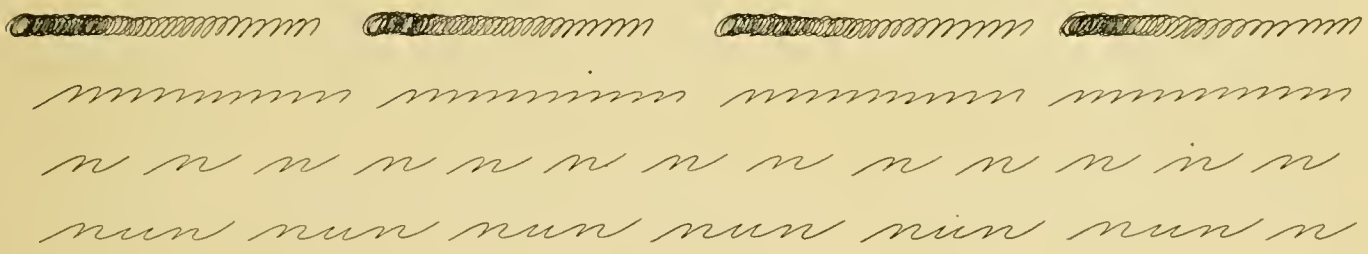


Plate 7: Keep your writing as small as the copy if you can possibly do so. Remember that large scrawly writing has no place in the bookkeeping world.

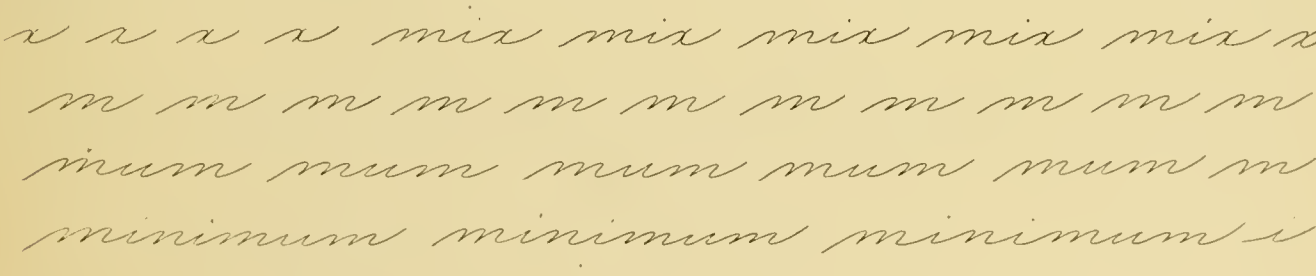
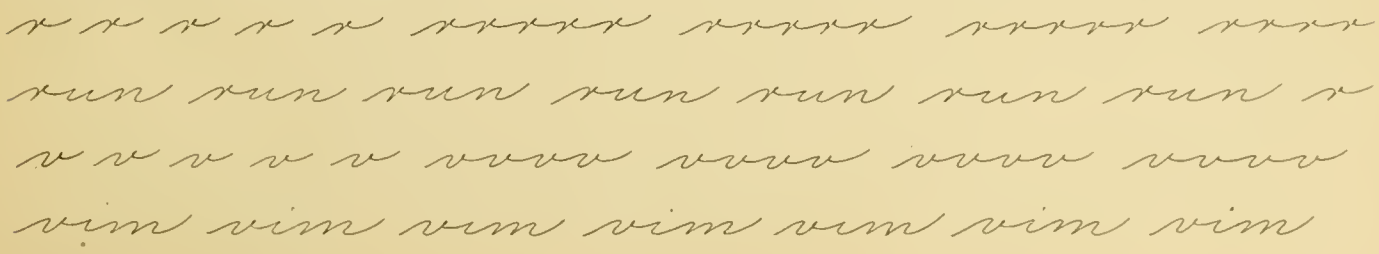
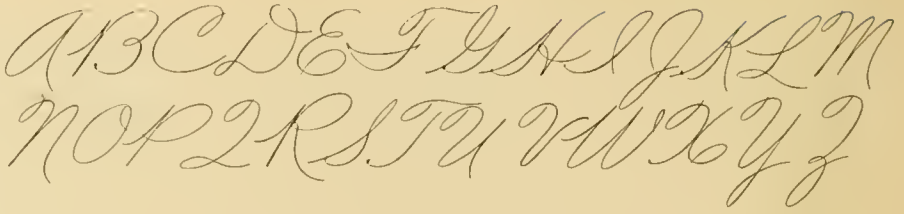


Plate 8: See what an easy swing you can get between the letters. Try to relax the muscle of the arm and shoulders as perfectly as you do when you are working on ovals. Remember that writing is not good unless it is done easily. Writing that shows effort is not good writing.



Business Penmanship
T. COURTNEY,
Penmanship Teacher in Academy of Idaho, Pocatello, Idaho.
Send self-addressed stamped envelope with specimens for criticism to Mr. Courtney.



ROLL OF HONOR

1. D. B. Jones, Florence Sta., Ky.
2. W. C. Masters, Fitchburg, Mass.
3. A. R. Reelhorn, Holyoke, Colo.
4. Sturgis Stanton, Beverly, Mass.
5. Oscar Rose, Freetown, Ind.
6. O. R. Price, Philadelphia, Pa.

AMONG MY CORRESPONDENTS

It has been a source of satisfaction and pleasure to examine the many fine specimens that have been sent me for criticism. Many of these have been beyond criticism from the standpoint of practical business writing. Several of the writers are well up in the professional class. Even from far away Australia comes some excellent work from Clarence Penalurick, Wallaroo Mines, So. Australia.

The persons mentioned in the Roll of Honor have sent especially fine work.

All of the following have sent me good work and all write a very good hand :

Sr. M. Regina Clare, Pelham, N. Y.; P. W. Forthun, Minneapolis, Minn.; Hiram Kipp, Alanson, Mich.; Oscar Warp, Minden, Nebr.; Thaddeus J. Keefe, Boston, Mass.; Joseph Dougherty, E. Providence, R. I.; J. E. Cooper, Bozeman, Mont.; Brady Devore, Hastings, Nebr.; Albert S. White, New York City; G. H. Woodworth, Detroit, Mich.; J. M. Steele, Wheeling, W. Va.; Nellie C. Carroll, Hancock, Mich.; Henry Schwarm, St. James, Ill.; Marcellus Dudley, So. Gifford, Mo.; Willard Mason, Corning, Ohio; J. J. Douglass, Stephenville, Tex.; Raymond Mattoni, Windsor Locks, Conn.; Frank J. Sherman, Louppurex, Pa.; E. H. White, Argenta, Ark.; Guy Findley, Harding, W. Va.; Harvey Wolfe, Myerstown, Pa.

INSTRUCTIONS

Copy No. 168—*S* and oval without stopping. Light, easy movemeot.

Copies No. 169 and 170—Both of these are popular styles. First style ends with a dot. Never end with a flying stroke. Loop half the length of letter. Down stroke well curved.

Copies No. 171 and No. 172—Write several pages of these words with a free, swinging movement. Compare your work frequently with the copy.

Copy No. 173—Upper part of *z* like first part of *m* and *n* then a short turn and a loop below the line. No loop in the middle of the letter.

Copy No. 174—The proper way to practice words is to keep working on each one until it can be written well in an *automatic* manner.

Copy No. 175 -The f is generally considered one of the most difficult small letters and will require considerable practice before it can be made with facility at a rapid rate. Do not get lower loop too large. Lower loop comes only up to base line, not above it.

Copy No. 176—This is a good word for practice. Swing off rapidly and freely. Criticise and compare constantly. Practice the word until you get the "feel" of it in your arm.

Copy No. 177—The oval in the exercise is *horizontal*—not on the main slant. Make the *G* part as rapidly as the oval part, so that you will employ freedom and speed in the execution of the letter itself.

Copies No. 178 and 179—Do not get the letter too narrow. The point at x should not extend too high. See that you get the loop long enough.

Copy No. 180—Get a distance space between letters. As soon as you look at a written word each letter should present itself to the eye as plainly as though it stood alone.

Copy No. 181—It is conceded by all good penmen that a slight motion of the fingers in connection with a free glide of the hand is the proper motion for producing good loop letters. So shoot the whole hand upward and when near the top of *l slightly extend and retract the fingers while the whole hand is gliding.* If you can get just the right motion,as described above,loops will be among the easiest and most certain letters

Copies No. 182, No. 183 and No. 184—Do not make top of *I* too wide. Special difficulty is experienced in getting sufficient slant to the top of this letter. The slant is governed by the direction of the initial stroke. Throw this stroke toward the right—away from the center of the body.

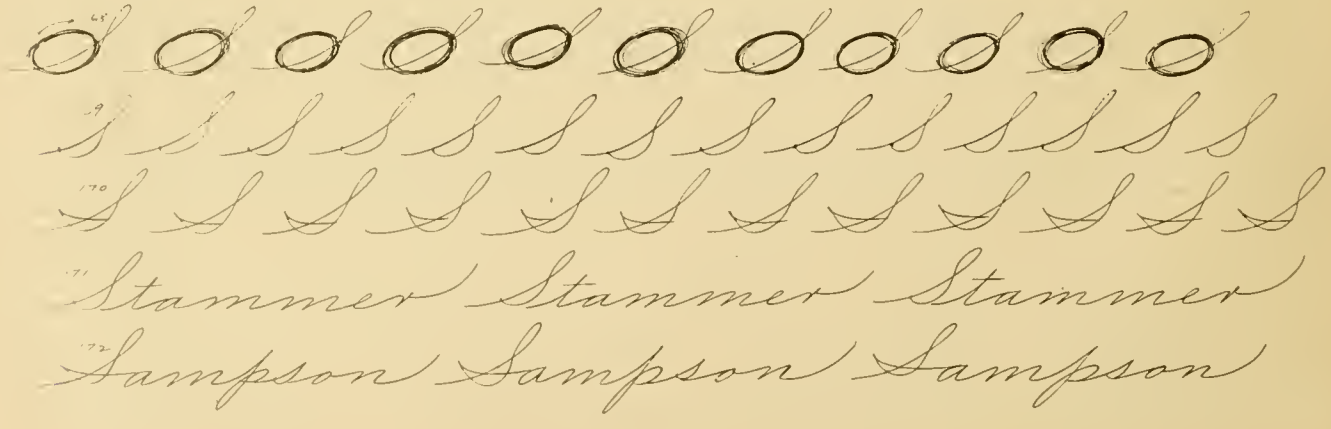
Copies No. 185 and No. 186--Both of these are easy words for practice, inasmuch as they allow of a free gliding motion. Practice them at good speed, but carefully.

Copy No. 187—Six times around on the oval then raise the pen and form a J from the left half of the oval. Then retrace the J part of the exercise, raising the pen each time.

Copy No. 188—Difficulty is usually experienced in getting sufficient slant. Note that upper part of letter is at least twice as wide as lower part, and that the down stroke is straight for nearly its entire length.

Copy No. 189—The pen may be raised after the J if desired and then replaced so that the joining does not show.

Copies No. 190 and No. 191—This style of T shows a horizontal curve and then a capital stem joined to it. The points xx are both at the same height, and the down stroke is a compound curve. Finish lesson with careful practice on the word.



173 z z z z z z z z z z z z z z z z z z z z

174 ozone ozone ozone ozone ozone

176 furrow furrow furrow furr

175 f f f f f f f f f f f f f f f f f f f f

177 o o o o o o o o o o

178 G G G G G G G G G G G G G G

179 G G G G G G G G G G G G G G

180 Gammon Gammon Gammon

181 Galling Galling Galling

182 o o o o o o o o o o

183 l l l l l l l l l l l l l l

184 l l l l l l l l l l l l l l

185 Inman Inman Inman Inn

186 Iowa Iowa Iowa Iowa Ia.

187 J J J J J J J J J J J J J J J J J J J J

188 J J J J J J J J J J J J J J J J J J J J

189 January January January Jan.

190 T T T T T T T T T T T T T T T T T T T T

191 Thurston Thurston Thurston

This is a portrait of eight year old Zanerian Arleen Blue, daughter of Mr. and Mrs. S. M. Blue, of Portland, Ore. Mr. S. M. Blue is the penman with whose work many of our readers are familiar, as he is one of America's most expert penmen. This little girl has been selected because of her beauty as the candidate from Portland, Ore., to enter the Temple of childbood, at the Panama Exposition, at San Francisco next year. This is a compliment to the little girl and her parents. The Portland Oregonian speaks of her as being an outdoor girl, spending much of her time in the open.

HASKELL INSTITUTE,
LAWRENCE, KANSAS.
May-*er* 18, 1914.

Mess'*ers*. Zan*er* & Blos*er*,
Columbus, Ohi-*er*,

Gentlemen:

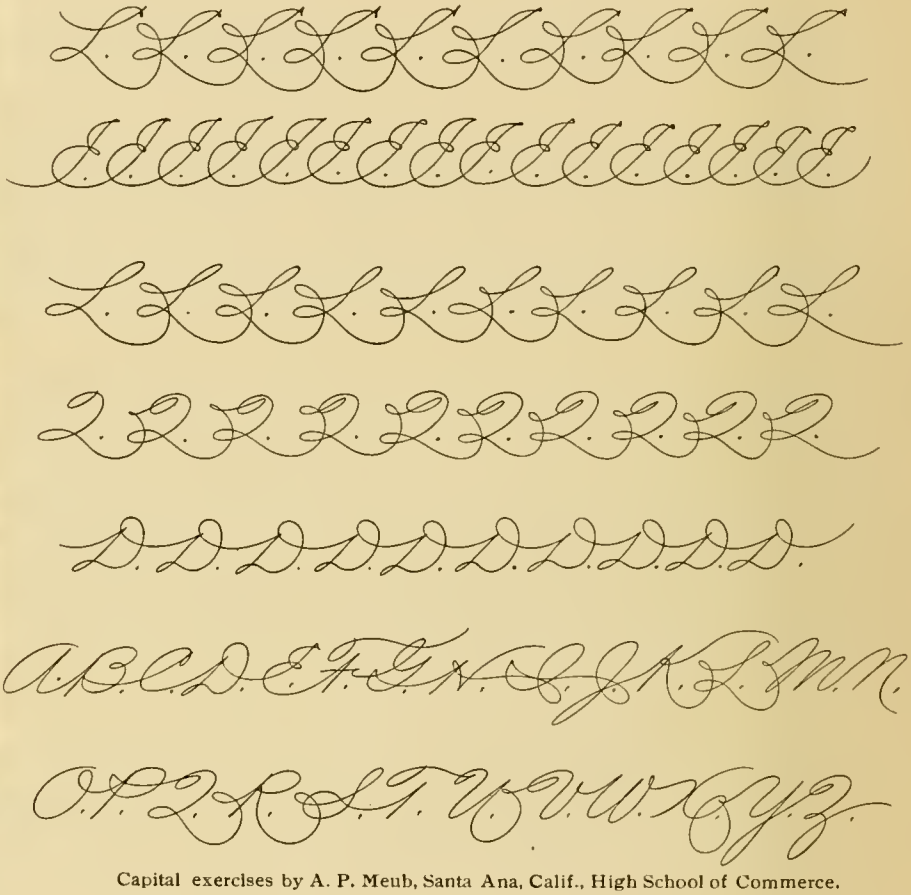
After looking over several numbers of the Business Educat-*er*, I am beginning to wonder whether there will ever be another set of writers mightier than Zaner, Bloser, Kelchner, Doner, Darner, Lupfer, et al.? Makes me want-*er* kind'*er* add "*er*" to my name. (Might make me unpopul-*er* with my students, though. Birch may he all right as a noun, but as a verb, transitive, active, well, *er*—I don't know,)

You-*ers* truly,
C. E. BIRCH(*ER*)

P. S.—Apol-*er*-gies to the "Meanderer," as my speller is sorter out'*er* order.—B.

Try Meub's

Arm Movement Movements.



Capital exercises by A. P. Meub, Santa Ana, Calif., High School of Commerce.

Business Writing such as is taught in Ferris Institute

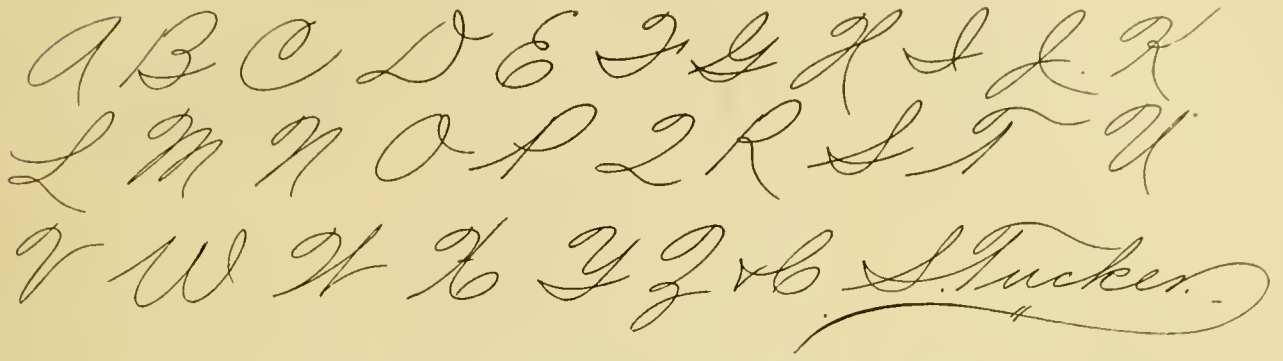
1 2 3 4 5 6 7 8 9 0

a b c d e f g h i j k
l m n o p q r s
t u v w x y z z

A B C D E F G
H I J K L M N
O P Q R S T U
V W X Y Y Z

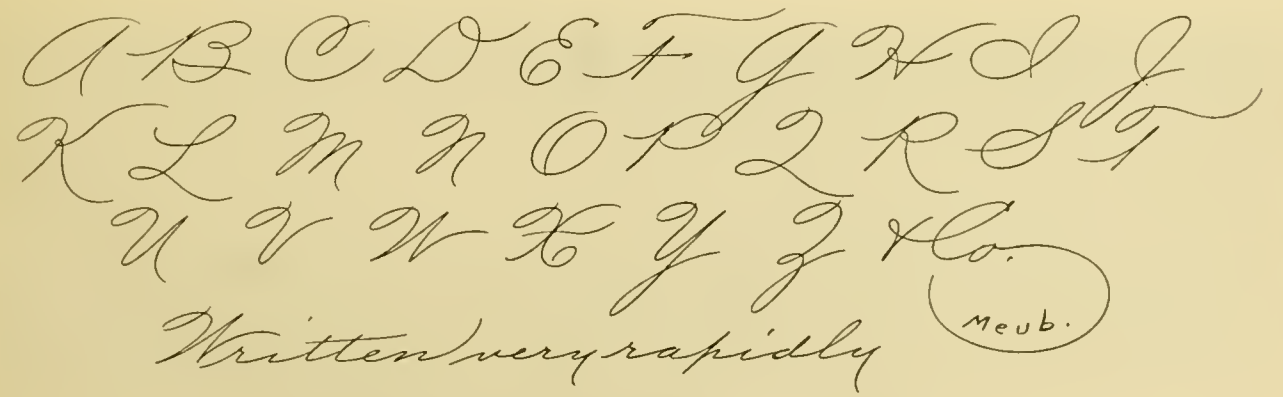
Geo W Collins 3/5/14.

Ferris Institute, Big Rapids, Mich.



By S. Tucker, S. Boston, Mass., a young man but sixteen years old.

Seventh and Eighth Grade Certificate winners, Crystal Falls, Mich., Miss Mary Ellison, Supervisor of Writing and Principal of the Commercial Department.



By A. P. Meub, Penman, Polytechnic High School, Santa Ana, Calif.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE SUPERVISOR OF WRITING

NUMBER SIX

Leadership and Adaptability

The supervisor of writing needs the *super*vision—the vision that sees things from above the petty details which involve the daily teacher, and yet the vision that will work out amid the details. Not all have it nor can all develop it, but like most other qualities it can be cultivated.

Leadership in all lines falls to the man who sees things in the large and in the clear. Leadership that is deserved and lasting is based upon thoroughness and conviction. Real leaders know details and rise above them and have faith because they know from experience every cause has a result and every effect has a cause.

Leadership picks up one fact here and another there; a cause now and an effect then; an experience of the past and an observation of the present; a theory in one place and a practice in another and puts them together, compounds the product and then expounds the knowledge so that the commonplace person may understand and execute.

Leadership is personality plus preparation. Sometimes it is preparation plus personality. Usually it is about equal parts of each. Sometimes preparation follows in the wake of the need of leadership and sometimes leadership is evolved to serve the need of preparation. But no matter how evolved, leadership and preparation are almost inseparable. Therefore prepare if you would lead and learn to lead if you would qualify in the largest sense.

The ability to lead depends not alone upon qualification in a professional way but quite as much in a human or social way, because success comes through people quite as much as through or by products.

Leadership is flexible as well as firm, *adaptable* as well as convincing. A few dominate and succeed but the many adapt and develop. Adaptability lets the other fellow *think* he is doing the work when in reality you are using both the man and his work to achieve.

The supervisor needs to be a leader through preparation and association. He or she must adapt conditions to needs and develop both. Without adaptability much of leadership is dissipated. I knew a supervisor who lost out who wanted everybody to bend but himself. Another lost because he did the bending for everybody. Many have lost and are losing because they cannot rise from detailists to leaders.

Supervision in writing is a game of give and take and they are most successful who can take as well as give and who are whole souled to smile instead of grin. For it is better to take in small doses and give in large as it is more successful to fail in trifles and win in essentials.

Leaders are large visioned enough to see the sum total of things and adaptable enough to allow for some twisting and squirming of detailists or petty patterers. Leaders use all who come their way; sometimes a word of approval; at others, a word of criticism; more often a word by way of suggestion; rarely ever by command or demand.

Few can hope to lead who cannot cheer, who cannot inspire, who cannot perform, who cannot instruct, who cannot adapt, who cannot take as well as give. All of the previous chapters on Discipline and Patience, Enthusiasm and Sympathy, Experience and Faith, Qualification and Talent, Inspiration and Fact are but foundations to *Leadership and Adaptability.*

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Talent determines the nature of one's success, but one's weaknesses determines the extent of his success. Moral: strengthen the weak places; the strong ones will look out for themselves.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

TOO MUCH IS TOO MUCH.

We recently attended a banquent where three prominent speakers were scheduled to entertain and enlighten some two hundred fraternal guests.

Fortunately one failed to show up. Fortunately one made good by firing off for thirty-five minutes an oratorial gattling gun of phenomenal wit, humor and wholesome suggestion at the rate of from two to three hundred words a minute—unmistakably a dollar's worth of any man's money who fell within the range of his eloquence.

Unfortunately, one speaker's rivulet of oratory failed to overflow and a worthy reputation was lost and a lot of people were disappointed.

One heavy-weight is enough after a full meal, sandwiched between fraternal short spurts of youngsters sprouting oratorical spurs.

A three-meat course dinner is too much for anyone but a gastronomical gormand—a three heavy-weight speech program on top is too much for any but a mental mammoth.

DEPARTMENT OF THE INTERIOR.

Bureau of Education.

WASHINGTON.

June 12, 1914.

City School Circular No. 36.

THE COMMERCIAL STUDENTS AND THE EMPLOYERS.

The following plan of securing employment for the graduates of the commercial department of the high school at Boise, Idaho, is a concrete instance of the value of calling the business man's attention to the work of the public schools.

At the close of the school year of 1912-13 a general letter written by the head of the commercial department of the schools of Boise to 400 employers of office help in the city and vicinity. The letter was substantially as follows :

"We respectfully call your attention to the fact that we are giving many young people of this city and the surrounding country a thorough preparation for office work, and that you are helping to pay for it. Not only are we giving them special preparation, but a general education as well.

"Those whose names appear on the inclosed list will graduate this year and will want to work. Look over the list. Perhaps you know some whose names appear there.

"If you are in need of a bookkeeper, stenographer or other office help, ask us to send one or more of these people for a trial NOW. They will be glad to show you, free of charge, what they can do.

"If you are not now in need of help kindly file the list for future reference, and remember that we can, at almost any time of the year, put you in touch with the kind of office help you want. This is a public school and its service is free."

Many replies to this letter were at once received, and inquiries for individuals whose names appeared on the list were received as late as six months afterward. Every member of the class was employed within a few weeks ; many of them took positions immediately as a result of the general letter.

The director of the commercial department also makes personal solicitation of employers, and within the past three years 185 young men and women have been placed in positions wholly or in part by reason of the publicity given the department. Forty-two of these secured positions by means of the general letter, and it has been of much benefit to others.

The graduates of the commercial department are also actively engaged in calling it to the attention of the business men. Some publicity for the work of the department has been gained by having the special features written up as news items for the daily press, also by exhibits in the school room, which have included not only still work but actual demonstrations of skill and accuracy in many subjects, especially shorthand and typewriting.

The Wisconsin Meeting.

One of the most enthusiastic meetings of the Wisconsin Commercial Educators' Association was held in the rooms of the New Era Business College, Superior, on July 1 and 2.

The keynote of the convention seemed to be for longer and stronger courses of study and higher standards of graduation.

A program of splendid talks and addresses, generally brief but to the point, was given by different members of the Association, followed by a lively discussion. "Business College Discipline" was introduced by Mr I. D Wood of Antigo ; "Qualifications of Business Teachers" by C. A. Cowee ; "Commercial Geography" by E. D. Widmer ; "Graduation Exercises" by E. F. Quintal ; "Things not Taught or Found in Text Books" Thomas G. Alvord. Mr. C. O. Davis of the Remington Typewriter Company gave on excellent address, in which he advocated better and stronger courses in the stenographic and typewriting departments, more attention to details of equipment and explained what his company was trying to do by their award system, to help the schools. Mr. J. P. Simon gave a splendid talk on the subject of "Salesmanship," especially as applied to the Stenotype, as he has had splendid success along this line. His address was listened to with great interest.

The following officers were elected for the ensuing year: President, F. J. Jones, Green Bay, Wis.; Vice-President, E. D. Widmer, Wausau, Wis.; Secretary and Treasurer. W. W. Dale, Janesville, Wis.

A resolution of condolence was sent to W. D. McDaniels, of Oshkosh, expressing the Association's deep regrets in his sad bereavement through the loss of his wife. A resolution was also sent to Uncle Robert Spencer, of Milwaukee, wishing him hearty congratulations on his enjoyment of good health, and that he might be spared many years for the inspiration of the cause of Business Education.

The Association Members were royally entertained by Professor Simon by a boat ride, theatre party, and a strawberry dinner. All were of unanimous opinion that Professor Simon is a jolly good fellow.

On Monday, July 20th, Mrs. A. F. Gates, of Waterloo, Iowa, passed to the Great Beyond, the cause of death being internal goitre, which revealed itself only recently. She was buried on the twenty-third anniversary of their marriage. Mrs. Gates was a woman of exceptional qualities, and her personality will be greatly missed in the church, benevolent and social work of Waterloo. Our sympathy and that of thousands of our readers is hereby extended to Mr. Gates.

Marshall's Mental Meanderings

Again The school man's New Year does not begin on Jan. 1, but usually in early September. It is then when the new plans are made, the new resolutions formed, and the new problems arise. How I envy the array of enthusiasts, who fresh from joyous vacations, and full of vim for the new year's work, will be standing before their classes about the time this number of THE EDUCATOR reaches them! What a delight to get acquainted with the faces and ways of the new students, to write programs or announcements on the freshly slated blackboards, and get everything nicely going! Merely to think of it gives me a thrill such as the old road horse, once a hunter, must feel as he passes near the autumnal chase and gets a whif of the fox in his nostrils, and in his drooping ears the clatter of the hoofs and the winding of the horns. School teaching may be a failure so far as money getting goes, but if there is any other vocation so full of the pure joy of work well done, I do not know what it is. If you doubt this Brother Schoolmaster, you have either got into the wrong job, or you have never tried giving your job up. Then, perhaps just temporarily, there may be something wrong with your digestion. So I, for one, wait congratulatory greetings to those most useful of all our workers, who again stand at civilization's throne, the school master's desk. May your measure of joy match the glory of your work, and may you know through all the days that, though your money reward may be meager, you are storing up priceless wea'th in the souls of those you are helping—a wealth that shall surely return to bless you as the years roll on.

Is Speed It would not be far out of **the Whole Thing?** the way to dub J. M. Kimball, of New York, the Bernard Shaw of Shorthand literature. Kimball has the breezy Shawian way of saying things in a manner to make you straighten up your vertebra and take notice, whether or not you believe in his gospel. Usually I am with him in his "manifestations," but sometimes I am not, and here is one of the times. A few days ago I ran across an article in characteristic Kimballesque, which had for its theme the the exaltation of S-P-E-E-D—not mere shorthand speed -but speed in every thing under the sun, from being born to going to heaven. This speed article was considered so good, that somebody had it reprinted to be used as the matter for a typewriting contest, and extra copies had been nabbed by some of the school men, and taken home to give the students a chance to feed on this up-to-date pronouncement of the Law and Prophets a la Kimball. It is not my purpose to go over this rhapsody of Bro. Kimball in detail, or even attempt a systematic criticism of it—in fact I have not a copy of it at hand—but I want to mildly dissent from this doctrine that mere speed is the Whole Thing in this perplexed world. I grant, of course, as Mr. Kimball has pointed out, that mathematically speaking, the world does go spinning on its axis at the rate of a thousand miles an hour, at the same time pursuing its annual journey about the sun at the giddy velocity of eighteen or twenty miles a second. I am told also, that God shoots his light-rays through the stellar spaces at a speed

that would send them seven times around this big earth in a single second. I know also that there are a lot of other things in this world, which compared with our every-day moseyings, go at a tremendous velocity. It is true, too, that most departments of man's material business are in a whirling ferment of rapidity, and that both moral and financial inducements to speed are made whenever there is a chance.

But granting all this, I yet decline to kowtow to the speed Moloch. The other day a friend took me out for a joy ride in his new car. The route lay through a charming country of green hill-sides, rippling streams and flowery meadows, but I saw very little of them. I was mainly absorbed in keeping a tight grip on my seat and watching the speed indicator. My friend thought he was giving me the time of my life—and he was, but not quite in the way he thought. A little later on, I was up at Beverly, Massachusetts, with Bro. Gaylord, and we went for a glorious saunter for four miles along the North Shore. It took us a half day, but the joy of it was worth a dozen half days.

Last week I watched three hundred girls at work in one of those slave-driving factories, with which the devil has besprinkled his favorite Hades, in lower New York. How they bent to their task as their fingers flew in the service of Bro. Kimball's speed god! How tense and joyless their pinched faces, and how I longed to dump the whole caboodle of them out in some prairie county in Kansas or Iowa, where everything does not go by a time card or a piece recorder!

Brethren, I want us all to have time to *live* as we go along, and it is this speed devil, not poor old Procrastination who is the greatest thief of time. Do you get that paradox? Think it over. You can waste life faster by going too fast than by going too slow, and there are lots of ways of committing suicide besides dying.

The English of Advertising I have wondered that somebody has not thought of making a careful study, and a systematic presentment, for school purposes, of the striking forms of expression that mark American advertising. If this has been done, I have failed to notice it. The most costly as well as the most carefully studied forms of English composition are to be found, not in the work of the highly rewarded of our "best sellers," nor yet in the reading pages of our best magazines, but in the matter that makes up the advertising. One page of a journal like the Saturday Post, or Colliers, probably costs the space buying advertiser, more than the same journal pays for any story or article in the issue. It hardly needs saying that when a shrewd business concern pays a thousand or fifteen hundred dollars for a one-page advertisement, he is going to be rather particular as to the matter in that expensive page. And he *is* particular, as is shown by the wonderfully effective English that goes into these advertisements. Teachers should find it highly valuable to their students of commercial English, to present many selections of this effective advertising for study and critical consideration. Such study would be worth a lot more than the everlasting routine of so-called grammar. Modern advertising is live stuff, and will both interest and help the student much more than any amount of manndering over the tweedle dums and tweedle dees of the grammar books. A live teacher will not need to be told how to make these studies of advertising English effective, but he might be greatly aided by a good book that should treat the whole matter judiciously and entertainingly. I believe there is a place for such a book. Who will take the trouble of preparing it?

Regrets I am awfully sorry that my into Bro. Platt nocent stricture anent the spelling *de*-formers should have stirred up my good Bro. Platt to a manifestation of mild displeasure. To begin with, let me aver most earnestly that in my, perhaps, over irreverent comments, I had not the slightest intention of calling in question either the sincerity, or the good faith of the simplifiers. I know they are not only sincere, but very much in earnest—too earnest I think, considering the relative unimportance of their propaganda as compared with the really serious problems of this perplexing world. Neither have I been in the least inclined to deny anyone the personal right to spell English words according to the dictates of his own taste and pleasure. I cheerfully concede this right, whatever I may think as to the wisdom of exercising it. I once knew a nice old gentleman out in Kansas, who, back in the 80's, ran a paper called the "Wyandotte Gazette." This old gentleman insisted that the words *what, where, which*, etc., should be written *hwat, hwere* and *hwich*, because in these, and similar words, the h sound comes first. Up to the day of his death, he insisted that they should always be spelled that way in his newspaper, and any compositor who persisted in spelling them according to the dictionary, was promptly fired. Yet in everything else this fine old editor was entirely normal. So, you see, I have had previous, and quite sympathetic experience with the simplyfiers' crotchet. (By the way, I have often wondered that they have not thought of setting right these misplaced wh's that gave my Kansas friend so much just concern.) So Bro. Platt, you just go on spelling cow with a k, or leaving the p out of pneumonia, and I will wear my hair right straight up, as heretofore, and we shall still be friends. As the new skit has it, "I ain't mad at nobody." I should like to "sass back" at Bro. Zaner also, if I had time, and make some remarks to the effect, that redundancy in whiskers is as wasteful as prodigality in the use of useless letters. But I refrain.

Brethren, let us therefore close by reciting in unison the twenty-third psalm—or do you prefer *Sam?* which is all for green pastures, still waters and peace.

Chemistry and Anarchy Becky Edelson, the shrieking red mackaw of New York anarchy, recently proclaimed to a crowd of her howling "comrades" in Union Square, that "dynamite is the the equalizer of mankind," and boldly commended the use of this cheerful explosive, as a means of removing "Rockefeller and the other rotten fellers," Becky's choice of an agency for ushering in the Millennium is singularly appropriate, and from her viewpoint, entirely logical. Indeed, anarchy and dynamite have some curious points of resemblance. For instance dynamite comes from treating glycerine, one of the most bland and altogether sweet and innocent of substances with a few ounces of nitric acid, the most virulently fiendish fluid known to the chemist. The contact quickly converts the gentle glycerine of our toilet tables, into a potent demon that can shatter granite pillars and shred bars of chilled steel as a kitten tears up paper. So, anarchy, in so far as it is a social menace, is produced by the reaction of a few fiery and intense folk like Becky, and Berger and Emma Goldman, upon a mass of inert and relatively harmless people. It is the warm weak glycerine, having its molecules turned wrong through the corrosive energy of the satanic acid. The situation suggests the wisdom of keeping the glycerine and the acid apart, by bottling up the acid Bergers, and Becky Edelsons, in some safe limbo, where their opportunity for mischief would be lessened. There could hardly be any injustice in this. Your anarchist is an avowed militant enemy to all society, so he can hardly complain if society invokes the law of self-preservation in this case.

It is interesting to recall in this connection, that Nobel, the Swede, who invented dynamite, was one of the gentlest of men, and one who justified the suggestion of his name, by proving himself one of the world's noblest philanthropists. He gave almost the entire fortune that resulted from his fearsome invention, to the establishment of the five "Nobel Prizes," that each year reward and honor the greatest achievements of that very society, which the Becky Edelsons would now use his dynamite to "level."

There is small fear however that dynamite physical or social, can be used to involve the world in one great explosion. There is not enough acid and glycerine. There are probably not over a thousand confirmed anarchists in the whole of Greater New York with its five million people. That means only one in a town of five thousand. It is safe to conclude that the masses of men will continue to be normal and elect to play the game of life according to the rules. It is equally certain that they will find a saner and surer formula for curing social ills than the one offered by the anarchists.

Law from page following.

to save the United States and the honorable Court. After the justices are seated the lawyers and spectators take their seats.

However, in time, the increasing duties of the King made it necessary for him to appoint others to assist him in the settling of disputes but who officiated in the presence of the King. Among the many other reforms of that celebrated ruler, King Alfred, was the establishment of courts in various parts of the country so that justice could be administered more speedily, and with less cost. Many lawsuits could be held satisfactorily only in the neighborhood where the cause originated; and to meet this condition, justices were sent from time to time with authority to settle all disputes. Later these justices made trips at stated intervals so that gradually they established regular circuits; and from that custom we have our "Circuit courts."

In the United States, courts derived their jurisdiction through the authority of the Constitution and statutes. The power vested in England in the king rests in the body of the people in America and the courts sit as their representatives. Hence, all the power courts have is the power delegated to them by the people who established them, and who ordered the form and manner in which they should be conducted.

NUMBER OF JUDGES

A court may consist of one judge sitting alone; of two or more judges sitting together, as in the highest courts which are usually composed of several judges; or it may be a judge and a jury, assisted by various other officers.

HOW APPOINTED

In the earlier history of our government, the judges were appointed by the governors, or were elected by the legislature; their term of office was for life, or during good behavior. But now the judges of the state courts are generally elected by the people, and the term of office varies in different places and according to the character of the court. There are yet a few states where the governor still has the appointing of the judges, but even here the Senate has the confirming power. There are also a few other states that follow the earlier plan of permitting the legislature to select the judges. United States judges are appointed by the President and confirmed by the Senate; they serve during good behavior and can be removed only by impeachment.

SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

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Director of Business Course Manual Training High School.

"A Day in Court," or Side Lights in Legal Lore.

EVERY MAN IS ENTITLED TO HAVE HIS DAY IN COURT.—Legal maxim.

The desire to be of service in suggesting illustrations and other material pertaining to the law that will add zest and interest to the subject is the excuse for the studies that will follow under the above heading. It is hoped they will furnish "side lights" for the teacher, student and general reader. Their value, (if they possess any merit) will be in the manner of their presentation rather than in their originality. The writer has made it a practice to file everything having any bearing on the subjects he teacher for use, when the occasion arises in his class room. It is from this material the inspiration will be drawn for what may follow. The young instructor, or he who aspires to teach Commercial Law, will find it a most profitable pleasure to clip and file everything relating to the subject. At first an ordinary letter file will answer the purpose and as material accumulates other plans may be devised.

A LEGAL TRIAL A TRAGEDY

A contest—a trial—in a court of justice is a tragedy. And, while such events are of daily occurrence, everywhere, there is probably no other happening of the same importance that excites as little general interest, and the consequences of which are often as far reaching. The parties to such a contest, their lawyers and witnesses, the jury and the judge, are influenced, each by different feelings and motives. "One man in his time plays many parts." The contestants have an interest in the proceedings that is diverse, adverse, and consequential in its varying aspects. Their chief concern may be in the value of the subject matter in dispute; it may possibly lie in the costs of the trial, for "in law there is nothing certain but the expense." (It is recorded that a leading character in history claimed that he was ruined twice; once when he gained a lawsuit, and once when he lost one) Then again the chief actors in the drama may be weighing with much thought the result of an exposure of their characters to the public scrutiny, thereby causing them to become the subjects of public scorn or ridicule, for the law is no respecter of persons. Therefore, before engaging in a legal battle, it is well to sit down and count the cost. It has been said that a plaintiff and a defendant at law are like two men ducking their heads in a bucket, and daring each other to remain longest under water.

DUTY OF THE GOVERNMENT

The adjustment of the rights of persons and property and the punishment of crime are the chief duties of a government. We may well agree with the statesman who said that a government which is not a government of law and justice is a despotism. The rights and obligations of a civilized people are decided and enforced through institutions termed Courts. A history of the legal procedure of the courts of the land is practically a history of civilization. The ideas that dominated a particular age, may be understood by an examination of its jurisprudence. So we may safely declare that the evolution and progress of a people can be read in the laws under which they existed, and the "certainty and justice" with which these laws were dispensed. A colored man about to be tried for some petty offense was asked if he understood what a court was, answered: "Yes, suh, dis yere is a place where dey dispense wif justice." However, let us not forget that it has been through the medium of courts that rights have been defined and rules governing men in their relations with each other have been formulated and proclaimed everywhere.

Since, according to our maxim, every man is entitled to have his day in court, and as we are to consider some of the incidents related to that topic, let us first take up briefly a treatment of

COURTS IN GENERAL.

The word Court is from the Latin cohors, an inclosure. The idea of place, from which term is derived, is a reminiscence of the time when Justice sat in the open courtyard. This derivation has been given prominence in Blackstone's definition: "A place where justice is judicially administered." The modern conception of a court is that it is a tribunal rather than a place, and a more acceptable definition would probably be a "A tribunal established for the administration of justice." It is customary to apply the term "court" to the presiding officer—the judge—as "the Court" or "May it please the Court," or "If your honor please," while in England, the additional expression "If your Lordship please," may be used.

The "Bench" is an old English term for the seat used by judges (coming from the Anglo-Norman word Banc,) and so it came to be employed for the body of judges in any court, the seat of justice and hence for the office or dignity of a judge. It is also used to desiginate the persons who sit as judges collectively, as well as the place where justice is administered; as the opinion of the full bench; the common bench; the King's bench.

The "Bar" is a Welsh word meaning a branch of a tree, used to separate the lords of justice from their vassals. It was afterwards the particular place separated from the body of the court room which lawyers and certain other persons occupy in attending on and conducting trials. It is also the place at which the prisoner stands to plead. Members of the legal profession, as a class, are often referred as "The Bar."

"Dock" is from a German word, meaning a receptacle, and is the inclosed space in criminal courts for the prisoner.

"O yez, (from hear ye) commonly, but wrongly pronounced, oh yes, is an introductory word used to command attention or secure silence by a court officer, at the opening of court. It is usually repeated three times.

OUR HERITAGE

The United States having inherited the common law from England, it very naturally followed that the courts and court procedure of that country should form the basis of our system. In England, the courts derive their jurisdiction through the crown. In early times the King personally heard and determined cases. This fact may account for the awe with which some persons yet regard courts; the punctilious ceremony with which the Supreme Court of the United States is opened, is suggestive of the formalities of ancient royal etiquette. When the Court is sitting, the justices are robed in voluminous black silk gowns. They enter the court room in single file behind the Chief Justice, in the order of their precedence. Every one in the room rises as they enter, and after the Justices arrange themselves behind their chairs, and while they are still standing, the court crier proclaims the court in session. Then, after a solemn pause and a reverential bow of the head he invokes God

(*Continued on preceding page*)

ACCOUNTING

RALPH H. WRIGHT,

Irvington, N. J., High School.

NUMBER ONE.

The Balance Sheet.

BY RALPH HOWARD WRIGHT.

Head of the Commercial Department of the Irvington, (N. J.) High School.)

In an article of this length it is manifestly impossible to give each phase of the Balance Sheet its full share of consideration and I have, therefore, taken just a few of the divergences that exist. The pro and con of each is discussed and the conclusion drawn is, in each case, supported by the best authorities of the day.

The Balance Sheet may be considered as a complete picture of the financial condition of a business, at a particular moment of time, showing on one side all the assets and on the other all the liabilities and the capital.

Essentially, then, the Balance Sheet is a statement and not an account. And being a statement it has neither debit nor credit sides. In its arrangement it is better to list the assets on the left side and the liabilities and net worth on the right side, as this is their natural order. This is where the first divergence from the natural order appears, for the English accountants prepare their Balance Sheets in just the opposite way. They list the liabilites and net worth on the left side and the assets on the right. This form came into use from two causes: First, the Companies Act, passed in Great Britain in 1862, which prescribed the listing of the liabilities and capital on the left side and the assets on the right; and second, the old custom of closing all the assets and liability, and capital accounts, into a Balance Account. This was accomplished by journal entries crediting the asset accounts to balance them and debiting the Balance Account. The accounts showing liabilities and the capital having credit balances were debited to close them and the Balance Account was credited. Thus in the Balance Account the assets were all on the debit, and the liabilities and capital were on the credit side. This arrangement is the same as the American form of Balance Sheet used today. However, in order to continue these accounts during the next accounting period it became necessary to reopen them. This was accomplished by journal entries just the opposite of those necessary to close these accounts as just explained. The Balance Account now balance for the second time but the liabilities and capital appear on the left side and assets on the right, as in the English form of Balance Sheet. It was in making their Balance Sheets from the opening of the Balance Account that gave rise to the English form. The Balance Account is not used today by accountants as it would necessitate much labor, without any corresponding return.

The American form is undoubtedly the most logical as after the nominal accounts, (those showing losses and gains) have been closed into the Profit and Loss Account and that into the Capital Account the only accounts remaining open in the ledger are those showing assets with debit balances and those showing liabilities together with capital account which show credit balances. If a post-closing trial balance is taken the accounts will appear in the above order giving a Balance Sheet according to the American form. Therefore the conclusion is that this form is the most logical and as teachers we should teach it and insist upon it.

Having settled the point that it is best to place the assets on the left and the liabilities and capital on the right let us consider the *order* of listing assets and liabilities. This order depends upon the purpose for which the Balance Sheet is prepared and the nature of the concern from whose books it is taken.

There are two general arrangements used by professional accountants. The first one given here is for general use. The second is for inspection by a bank cashier when considering the advisability of a loan to the concern in question or by a financial rating house. To either of the latter the quick or liquid assets are most interesting. But ordinarily, for general purposes, the fixed assets are of the most importance, and should be shown as in the first arrangement.

Since the Balance Sheet is designed to give an intelligent synopsis of the business the element of summary comes in. For example, the balance of all the customer's accounts shown under one heading, as Accounts Receivable or Sundry Debtors, etc., is a decided advantage over the laborious method of listing each separately. If it is necessary to show how each customer's account stands the list can be made and attached as a side schedule and reference can be made to it in the Balance Sheet as: Sundry Debtors, as per Schedule.

Also the grouping of various accounts that are similar in nature, instead of being interspersed with items of different characteristics. Bills Payable and Accounts Payable are always shown as individual accounts as they should be, yet they are so much alike that placing them close together in the same group is a decidedly advantageous feature towards the simplification and correct interpretation of a Balance Sheet. *Clearness and brevity without ambiguity are the essentials of a Balance Sheet.* Sub-headings in a Balance Sheet also help to make interpretation clearer.

There has been some discussion in regard to the position of the Cash Account in the Balance Sheet. The false assumption that cash is in *every* instance the most important of the assets, and, therefore, should always have first place at the head of the Balance Sheet, is ridiculous. Many teachers have been instructing their classes to this effect. In a banking

THE FIRST ARRANGEMENT.

ASSETS.	LIABILITIES.
1. Fixed Assets (Tangible) putting the largest amounts first.	1. Fixed Liabilities, listed either according to the length of time outstanding or the largest amounts first.
2. Fixed Assets. (Intangible) putting largest amounts first.	2. Floating Liabilities, in the order in which their settlement is usual.
3. Quick Assets. Those that are available first, place first.	3. Net worth.
4. Items of deferred charges to Profit and Loss; e. g., Inventory of office supplies on hand, advertising paid in advance, etc. The largest amounts should be placed first.	

THE SECOND ARRANGEMENT.

ASSETS.	LIABILITIES.
1. Quick Assets. Listed in the same order as in item 3, in the First Arrangement.	1. Floating Liabilities. Those items which must be met first are shown first.
2. Fixed Assets (Tangible) as in item 1, First Arrangement.	2. Fixed Liabilities. As in item 1, First Arrangement.
3. Fixed Assets (Intangible) as in item 2, First Arrangement.	3. Net worth.
4. Same as item 4, First Arrangement.	

concern the available cash on hand is without doubt important. But in considering an insurance or railroad corporation the relatively insignificant amount of cash on hand is not for a moment to be compared in importance to the millions of dollars in fixed plants, of the railroad, or the millions of dollars in investments, of an insurance company.

In listing the liabilities they should in most instances appear opposite to an asset of a somewhat similar character. Opposite to Cash should be placed the most pressing of the liabilities so that at a glance can be seen the most urgent debts and the cash available to meet them. Yet this logical arrangement is not always followed. One will often find opposite to Cash the Capital Stock account, and of all the accounts in a growing business these two are of the least interest, as a comparison. They have practically nothing to do with one another.

Let us now consider whether certain accounts should be given as additions to one side or subtractions from the other. This class of accounts is always supplementary, for the accounts showing liabilities or assets, that is, the main accounts, have these supplementary ones as offsets or adjuncts according to their nature whether they add value to or take it from, the main account. Take the well known example of a Machinery Account: It is debited on January 2, 1913, with the initial cost, $25,000. On January 2, 1914 we figure the depreciation to be $2,000, for the year. It is desirable to keep a record of the original cost and at the same time the present worth of the property must be shown. The correct method is to open on the credit side of the ledger an account with Depreciation giving it a credit balance of $2,000. Now, shall we list Depreciation among the liabilities? This would give us Machinery Account among the assets at $25,000, which amount is incorrect being too large and Depreciation for $2,000, among the liabilities when it certainly is not a liability. It should appear only indirectly as a deduction from the asset as follows:

Machinery.

Cost (initial)	$25.000	
Depreciation	$ 2,000	$23,000

Take the case of a purchase of real estate for $12,000, and a mortgage on the same for $2,000. Shall we treat Mortgage Account as a liability, or as merely an offset account similar to Depreciation given above? It would depend on the terms of the purchase. If he bought the real estate *subject* to the mortgage, in a manner whereby it would be impossible to hold him for a defficiency-judgment, the mortgage would then be merely an offset like Depreciation Account and should be treated the same way. Supposing, however, he gave a bond or a note for the $2,000. It would then be correct to establish it as a liability and to treat it accordingly in the Balance Sheet. Many other accounts of the nature of Depreciation should be shown in the Balance Sheet as deductions or as additions rather than actual assets or liabilities. Among these may be mentioned Premium, Discount, Surplus, etc.

Lastly, let us consider the title to be given to the different sides of the Balance Sheet. If the American form is used, shall we term the left side "Assets" or "Resources?" The right side is usually headed "Liabilities" but the Proprietor's Account or the Capital Account appears on this side and yet they are not really liabilities. Well, shall we head them "Debit" and "Credit?" Obviously not, as the Balance Sheet is a *Statement* and not an account. If the English form was used with this heading the difficulty of interpretation would be increased. These terms are too technical to fill the situation satisfactorily. Many other headings have been suggested but the ones most in favor seem to be for the left hand column "Assets," and for the right "Liabilities and Capital." These furnish a fairly accurate description of the contents of the columns.

The Double Account form of Balance Sheet has been used throughout this article, that is, where the assets and liabilities appear in parallel columns instead of one under the other. This latter form is only used when the items are not very numerous. It is sometimes desirable to include in the Balance Sheet the figures of the previous year's Sheet for the purpose of comparison an example of such a form is given herewith for study.

Balance Sheet Suggested by the Interstate Commerce Commission. Tentative Balance Sheet.

Previous year	Assets.	Current year.		Previous year	Liabilities.	Current year.	
	Capitalized:				Capital:		
	Cost of road				Common stock		
	Cost of equipment				Preferred stock		
	Cost of other property				Stock		
	Cost of securities				Funded debt		
	Total capitalized assets				Miscellaneous unfunded		
	Additions through income:				Capital liabilities of lease-hold properties		
	Roadway						
	Equipment						
	Other property						
	Securities						
	Total additions through income						
	Leasehold properties						
	Total capital assets				Total capital liabilities		
	Deferred and miscellaneous:				Deferred and Miscellaneous:		
	Current or working:				Current or working:		
	Profit and loss				Profit and loss		
	Grand total				Grand total		

A post card from Denmark, written by J. C. Olson, of Parsons, Kans., reveals the fact that he is on the continent seeing things, in the better sense of the term, returning to U. S. by September.

Charles Crosby Chase, 75 Douglas St., San Francisco, Calif., has published a card on which he has given what he terms "Logical Shorthand;" authentic, universal, scientific and practical, intended for more universal use than shorthand systems generally.

John Alfred White, head of the commercial work of the Gary, Ind., public schools has issued a valuable phamplet of twenty-eight pages, the object of which is to give instruction and advice to young people of Gary and vicinity about one of the vocations for which they may prepare in the Gary public schools. The title of the phamplet is "Office Management," concerning which the contents of the phamplet relate to. It is mighty good reading because it contains mighty good advice and instruction. When public schools begin to issue advertising of this nature, it behooves private schools to look well, not only to their advertising, but to the courses of instruction that they offer. The Vocational Bulletin, which is also issued by the Gary Schools, is an efficient product.

The Gem City Business College, Quincy, Ill., again greets its patrons with a profusely illustrated, attractively printed, and convincingly written catalog of seventy-four pages, bespeaking prosperity and progress for that well known institution.

ARITHMETIC
IN COMMERCIAL SCHOOLS

F. D. MITCHELL,
The Haverford School, Haverford, Pa.

ARITHMETIC IN COMMERCIAL SCHOOLS

Article VI

In my previous articles I have attempted to show the necessity of making our arithmetic work practical, and have tried to set forth that because commercial teachers are limited as to time, and often as to facilities, for thorough training in pure and simple arithmetic they must eliminate a great part of what is commonly taught in the grammar and high schools and must substitute the mere essentials and little else. It is supposed, of course, that the student entering a commercial course has previously received a certain amount of instruction and that the work of the business college or commercial high school will present no particular difficulty. But this is a supposition, nothing more. The student has received little more than a push in the right direction when he leaves the common school, and it remains for the business teacher to get him into shape.

As the "EDUCATOR," like a number of its friends throughout the country has been taking a vacation the past two months, I will give a brief resume of what I believe to be of importance.

Abundant drill and practice in the four fundamental operations should be given daily. First for accuracy and next for speed. Plenty of work in all branches of common fractions. The problems should be simple and should present no improbable or unusual conditions. There are many excellent texts to which a teacher can refer if he has not the time to prepare the problems at first hand. John H. Moore's "New Commercial Arithmetic" and "The New Business Arithmetic" published by J. A. Lyons & Co. are hard to beat for this. "Business Arithmetic For Secondary Schools," by Ernest L. Thurston, Assistant Superintendent of Public Schools District of Columbia, is a text that takes the student in hand leads him along a plain path. Practically everything in it has been carefully selected from actual business problems of every day occurence. No doubt there are other books on the subject almost if not quite as good, but for general helpfulness both to teachers and students I personally prefer the three mentioned above.

In denominate numbers attention should be given to a variety of problems involving practical measurements. Students should learn all the tables thoroughly, and should be taught such things as the number of cubic inches in a standard bushel, gallon, quart, pint, gill, etc. They should also be familiar with the tables of weight and measure which state the number of pounds to be counted to a bushel of wheat, potatoes, corn, oats, etc. They should be able to distinguish the Avoirdupois, Troy and Druggists' pounds and fractions thereof one from another. This is a branch or department of arithmetic in which students are ordinarily very weak. They all "knew them once" but while they were learning the declentions and conjugations in their Latin these other tables became hopelessly muddled. It is a wise plan to take for granted that a student knows little or nothing of denominate numbers, and to teach the subject from the very beginning. Right here is a splendid opportunity to do some first-hand figuring. For instance: What is the number of square feet in the recitation room floor? In the walls and ceiling? How many cubic feet? If there are, say, 40 in the room, how many cubic feet of air are there to each person. We want to paint the walls and ceiling of our room, or perhaps we wish paper instead. We have found the number of square feet in the walls and ceiling, but what are we to do about the doors, windows, baseboard, blackboards, etc? It will readily be seen that there is plenty of material at hand if one will only make use of it. No special genius is required of the teacher to enable him to see this material. It is under his very nose.

Percentage is nothing more nor less than our old acquaintance Decimals who has in some manner contrived to get a college education. Since we know the one we can be reasonably sure that the other is just the same at bottom, and will give the same results under similar conditions. We may be a little surprised at the way he acts sometimes, but if we stop and remember we shall find that Decimals would have done precisely the same thing under the circumstances.

Profit and Loss and Trade Discounts are the departments of percentage that should receive the most attention and drill. There are so many problems available which involve these two that I do not think it worth the time to make any suggestions as to what sources to draw upon. In nearly every business transaction there is either a gain or a loss. Seldom if ever do we come out exactly even. That is what the Democrats try to do in the matter of the tariff. And because some would rather gain than come out even, we have Republicans. Thus, it seems, percentage enters even into politics!

In conclusion it may be said that many school proprietors regard their arithmetic department on the same plane with their English department —i. e., a "necessary evil." But the necessity of it cannot be questioned at the present time, and probably never will be questioned until the students are differently prepared in the common schools. The "evil" of it is that it should be necessary to go over the subject again, or in other words the necessity is the cause of the evil, and the evil exists because of the necessity. And that is all because the evil is unnecessary! I leave you this to figure on until next month when we will take up the subject of simple interest.

Because a number of schools are opening this month after the summer vacation, and because new students will enter and therefore the arithmetic course will begin again "at the beginning," I have thought it best to summarize briefly a few of the points which bear upon the first part of the course.

The Official Report of the National Commercial Teachers' Federation and constituent associations for 1913 is before us. It contains 220 pages and the gist of all that was said at the Chicago Meeting worth recording. After looking over this annual product of the commercial teaching profession one naturally wonders how it is that any member of the penmanship and commerical teaching profession can afford not to be a member of this national organization for this year book is alone worth more than the price of membership. The last meeting was a great success, the coming one will be greater still. For information, etc., write to Miss Nettie M. Hoff, general secretary, 921 Walnut St., Kansas City, Mo.

Tuesday, June 30th, Child's Business College, held its graduation exercises in the Eloise Auditorium, which was crowded to the doors, at which time sixty-nine pupils received diplomas.

On June 20th John Robert Gregg, Author of Gregg Shorthand, was the guest of the members of the Incorporated Society of Shorthand, Teachers, of Liverpool, England. He gave an address outlining the evolution of Gregg Shorthand which was followed by a discussion.

No finer catalog has reached our desk this year than the one at hand representing the Gregg School of Chicago. It is bound in heavy, fawn colored cardboard with the title embossed in gold. The inside is printed in black and gold. The type is beautifully large and the illustrations high grade. The document is a credit to the commercial school literature of America.

LETTERS OF A SCHOOLMASTER TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER 11

Miss Alice Heath writes that she has been elected to teach shorthand, typewriting and English in a flourishing school, and wishes she might have some suggestions as to the essential things to emphasize in English classes.

Helpfulvillle, September 1, 191—

My Friend Alice:

Your letter, containing the pleasing information that you were successful in securing the place at W————, was one of the greetings which awaited my return from the lakes of Minnesota and Wisconsin. I have been in the north acquiring tan, reserve energy, enthusiasm and mosquito bites. The last were particularly helpful in "getting my mind away from the daily grind." (That's what we take vacations for, I believe.)

Postponing the answer to your question for another paragraph, I wish to commend your very excellent and refreshing letter. It tells in a breezy, interesting style just the things I should have asked about—there, I have done it! Do you notice that preposition? Perhaps you remember my telling the story in class of the teacher who said "A preposition is not a good word to end a sentence with?" Still, I believe some very good writers now justify this use of the preposition.

You ask, "What should I emphasize most in my class in business English?" You have gone straight to the heart of the whole stenographic course in that question. I am glad you asked me that rather than "What is the best text in shorthand?" or "Which typewriter should we buy?" There are several good systems of shorthand and more than one good typewriter, and good English is a more vital matter. I may add that it does not matter how rapidly the typewriter is operated nor how swiftly the gracefully curved strokes flow from the point of the pen or pencil, they avail little if there is not a knowledge of good, sturdy, virile English back of them. Can you convince your pupils of the truth of this statement? If so you have the battle almost half won and you will have a fertile, receptive field in which to labor.

The mind of the boy whose reading has been largely confined to the fanciful tales of boy aviators, motorists, scouts, or other boy phenomena of the sort being exploited by the publishers of cheap editions just now, will not be overflowing with strong, efficient English expressions, but even such reading is better than no reading. You may take this taste and strengthen it to the point where he will become intensely interested in a higher type of literature. You might do this by reading an interesting extract from some strong, helpful book occasionally, exciting his interest and causing him to wish to read the rest of the story. I think of the description of the chariot race in Ben Hur in this connection.

The girl who revels in the light, sentimental love story of the day may be interested in a little higher grade of love story, such as The Minister's Wooing, and from this be led gradually to something better and finer.

Sometimes we find pupils who have never read a book. There are more boys than girls in this class. I have used "Letters of a Self Made Merchant to His Son" to interest these young fellows.

Once you have your pupils reading and steadily growing into a better grade of literature, you have your field in good shape to be cleared of weeds and rubbish.

The next thing is to get them interested in hearing good English. Get them to hear a good lecture, then analyze and discuss it in class. Why was his talk interesting? What did he say? How did he say it? What was striking about his delivery; his choice of words? How did he compare with some other speaker they have heard?

I have said nothing yet about drilling on false syntax. No doubt this has its place, but our drills may be meaningless, like that of the teacher who undertook to break Johnny of saying "have went." Johnny was kept after school and required to write "have gone" one hundred times. When he finished this task, the teacher happened to be out of the room. Feeling sure he had acquitted himself satisfactorily, he added this postscript to his work:

Teacher:

I done the work you give me and have went home. Johnny.

Summed up, my argument is that the pupil must first be interested in expressing himself, must feel the need to say something or write something that he is sure will interest some one. When this point is reached, English grammar becomes a yardstick by which to measure the accuracy of his product. He wants his product to be good and he then sees the need of the rule or principle which meant so little to him formerly.

I shall reserve the matter of English as applied to letter writing until later, as I do not wish to weary you. One of the cardinal virtues of a teacher which I try to observe is: Never continue a lesson to the point of wearying your class. Change your subject or your method often enough to maintain interest.

With very best wishes for your success at W————, I am

Your sincere friend,
John Faithful.

Canadian Educator, Montreal, Can., volume 1, No. 2 is before us and bespeaks a successful publication, being devoted to the various phases of education. We wish it the success it merits.

The Heald is the title of an attractively illustrated sixteen page journal published by and in the interests of Healds Colleges, California.

Business Correspondence in Shorthand, Nos. 1, 2, 3 and 4 combined, Centenary Edition, price 75c, Isaac Pitman & Sons, 2 West 45th St., New York City, substantially bound in cloth and splendidly printed, is the title of a substantial book intended for stenographers who have completed their regular course and are either awaiting employment or are needing help during their first months of employment. The material is very helpful and suggestive.

Benton's Business School, New Bedford, Mass., held its graduation exercises, June 19th Appropriate exercises were held and interesting addresses were given.

The Whitewater, Wis., State Normal School, recently issued a Second Annual Catalog of the Commercial Course, showing a very thorough course, which is destined to have a great influence on the commercial work of that city.

R. Haubrich, for three years at the head of the Commercial Department of the Baldwin-Wallace College, Berea, Ohio, but last year with a firm of certified public accountants in Cleveland, Ohio, is now principal of the Commercial Department of the well known Spencerian Business College, of Milwaukee.

U. L. Donat, of Shelby, Ohio, who spent the past year in the Zanerian, is now teaching in the Drake Commercial School, Syracuse, N. Y. Mr. Donat is a fine young man, experienced in business, and who will, we are sure, make a success in the commercial teaching profession.

S. J. Phillips, of Newark, Ohio, who spent the past year in the Zanerian, is now teaching in the Bagwell Bus. College, of Atlanta, Ga.

M. A. Albin, who has been with the McTavish Business College, Edmonton, Alta., recently purchased a half interest of R. B. Miller in the Eugene, Ore., Business College, being now associate proprietor with Marinn C. Cleaver, who had been associated with Mr. Miller. Mr. Cleaver is a University trained man with special training in business college work. Mr. Albin is an experienced man, both in commercial school lines and in business, and as some of our readers know, one of America's finest penmen. With Mr. Albin at the head of the commercial work and Mr. Cleaver at the head of the shorthand work, we are sure the school will be especially efficient, and we hope as prosperous as it is efficient. We wish the new firm all of the prosperity it deserves.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

FOREWORD

These articles are not intended as a substitute for a text book on Commercial Law. Rather, they are introductory to the text book. They are such talks as the writer gives his classes in Commercial Law when they reach a new topic. Before the pupils are asked to study the text, the new topic is briefly outlined, and some of the difficulties are explained. The object is to arouse the interest of the pupil, and make him want to know more about the subject; and to make the study easier, by removing some of the difficulties.

This is merely following out the plan advised by leading educators, and already used in many public schools. One of the important offices of the teacher is to help the pupil to study; and he can do much along this line by a proper assignment of lessons. Of course it is easier to say, "Tomorrow you may take to page 187," than it is to study thoroughly the lesson for the following day, prepare a brief outline of the work, talk with the pupils to learn what their knowledge of the topic is, and what other knowledge they have which may help them to understand it, and then find a way to relate it to their lives. But schools are for pupils, not for teachers; and whatever is for the best interest of the pupil is best for the school.

WHAT IS LAW?

Civil law, as we shall discuss it, consists of the rules and principles followed by courts in deciding cases brought before them.

Every court of law is presided over by a judge. His duty it is to conduct the case according to the established law. He is the sole authority on points of law.

"But isn't there a jury also in many trials?" Yes, but the jury is to decide questions of *fact* only. The jury has no right to say what the law is, or what it ought to be, They are to decide whether the facts in the case are as claimed by the defendant. The charge of the judge instructs the jury as to what the law is, under certain conditions of fact, and the jury is bound to bring in a verdict in accordance with law.

If the facts of the case are admitted by both sides, and the only question is as to the principle of law that applies, then the judge will hear the case without a jury. The lawyers for the different parties will argue the case, citing the law which they believe applies to their respective sides, and the judge will then decide the case, stating which principles of law apply to it.

HOW ARE LAWS ORIGINATED?

The preceding paragraph indicates how the great body of the "Common Law" has originated. For centuries in England, and for more than a century in this country, cases have been heard by courts and points of law decided by judges. The decisions of the more important courts—such as our own United States Supreme Court, and the Supreme Courts of the various States—have been reported and printed. These reports are consulted by lawyers when they wish to know what the law is on any given point. The printed reports of decisions of important courts in the United States now fill thousands of volumes, and the decisions have been rendered on almost every conceivable point of law. Yet circumstances are continually changing, and lawyers still differ as to the law on certain points.

The decisions of the United States Supreme Court govern every lesser court in the United States. Even if the judges of some inferior court differed from the decision of the U. S. Supreme Court, he would not care to decide contrary to its ruling, and thus render himself liable to be overruled, should the case be carried to the higher court.

The decisions of State Supreme Courts govern the inferior courts in the states, for a like reason; but the decisions of the Supreme Court of one State do not necessarily govern the Supreme Court of another State. As a general rule, of course, the Supreme Courts of the different States agree in their decisions on points of law, but sometimes they differ. When they do, the law in one state is different from the law in another State.

Law text books, as used in law schools, state the principles of law as decided by the various courts. Hundreds of cases are cited, so that the student or lawyer may look up the decisions on any given point, if necessary. These law books are of course much larger than the usual texts on Commercial Law. A widely-used text on Contracts has nearly seven hundred pages, and there are other works on the subject two or three times that large. Compare this with the three or four hundred pages in your text on Commercial Law, and you will understand that its treatment of the subject of Contracts is not exhaustive.

"But I thought laws were passed by Congress, or by State Legislatures." Some laws are. Such laws of course govern the courts in deciding questions to which they refer. But all the statute laws on the books cover only a few of the many questions presented to the courts. Even the most carefully worded law leaves many points regarding its meaning and application to be decided by the courts.

Mr. R. G. Laird, formerly at the head of the Department of Business Technique in the High School of Commerce, Boston, Mass., has been chosen Head Master of the Boston Clerical School. This is a new institution and will be installed in some of the rooms of the Roxbury High School building. Mr. Laird will have charge both of the Roxbury High School and of the Boston Clerical School. The last named institution was recently created by the School Committee and represents a distinct forward step in commercializing education, so to speak. No better man in all Christendom could be found for the position than Mr. Laird, whose experience has been extensive and valuable alike in the business office, in the commercial school, and in the high school.

The new institution offers two courses of study as follows:

One for office service available for girls who have completed two years of high school work, the course to consist of bookkeeping, office practice, commercial arithmetic, commercial law, penmanship, and business English.

One for stenography and higher clerical work available for girls who have completed three years of high school work, the course to consist of shorthand, typewriting, penmanship, business arithmetic, English, bookkeeping, political geography and office practice.

Pupils will be advanced in each of these courses as rapidly as their progress will permit, and they will be given certificates when they have satisfactorily completed the courses without regard to the length of time required for their completion.

We venture to say that many a staid old educator, not only in Boston but elsewhile, who knows more of Greek than of life today, views with grave alarm the inroads that commercial education is making upon the so called cultural and literary courses, but "All's well that ends well" is an old saying that should remind us that the outgrowth of this present movement in the direction of commercial education will prove to be a forward and not a backward step.

Advertising literature has been received from the following: Bryant & Stratton Business College, Providence, R. I.; Coast College of Lettering, 519 Germain Bldg., Los Angeles, Calif.; Cornell Shorthand School, Battle Creek, Mich.; Drake Colleges Newark and East Orange, N. J.; New Albany, N. Y., Business College; The LeMaster Business Institute, East Orange, N. J.; Parks Business School, Denver, Colo.; Brandon-Stevens Institute, New Brighton, N. Y.; Wilkes-Barre, Penn., Business College; Spencerian Commercial School, Cleveland, O.; Jones North Chicago Business College, Chicago, Ill.; Seattle, Wash., Business College; Gem City Business College, Quincy, Ill.; Child's Business College, Providence R. I

THE FUNDAMENTALS OF

ADVERTISING

M. W. CASSMORE,

Seattle, Wn.

THE FUNDAMENTALS OF ADVERTISING

The greater part of what has been written about advertising has been necessarily misunderstood by the reader, because such writings have been so largely snatches of experience, pieces of practice, and items of construction without a plan made evident or a harmonious relation to each other.

The purpose of these articles is to speak of the related fundamentals of advertising as preventives of waste and to give a better understanding of the methods used by the most successful advertisers.

All effective human activity proceeds in three stages; conception or a study of the properties of the thing and the conditions that surround it; interpretation, or a consideration of what should be done; and execution, or a study of how the required action is to be performed. All orderly and thoughtful judgments result from such procedure. It is only as a thing becomes mysterious that we depart from this mental routine and our judgment then is haphazard and our decision untrustworthy.

The study of anything, as a whole, is rarely conducive to its improvement. It is only when we consider its parts one by one, that we discover its excellence or its need of improvement. In the adoption of a new arithmetic, we consider it chapter by chapter and so arrive at its utility. From the strength of each chapter we can be reasonably sure of its excellence as a whole. We ought to be able to examine the elements of an advertisement in the same way; yet the most of advertisements and catalogs are constructed without such consideration.

This does not apply to school advertising more than to any other. The most of school advertising is better than the most of commercial advertising. However, because the school has a commodity more difficult to advertise than that of the merchant or manufacturer, the school has felt more keenly any lack of efficiency in advertising.

Here is as good a place as any to apply the method to which I refer and see if we can discover exactly why business instruction is more difficult to advertise than gasoline engines or silk or silverware. It will be kept in mind that this method is offered as a logical way of thinking about, constructing and examining advertising.

Let us examine business instructon as a commodity in reference to its composing elements, the material considerations and conditions affecting it. This will permit us to examine each element separately.

In substance, we find it intangible. The value of an intangible commodity depends upon two things: the extent of the advantage given by it and the skill of the person supplying the service. As to group, it is constitutent, being of no use to the consumer without a particular application of its utility. Its use to him depends upon relatively relating circumstances. Here we discover one of the principal weaknesses of much advertising —the absence of what may be termed relevancy. People are not interested in things as things unless these things possess uncommon attributes of sublimity or beauty. They are interested in things only as they may be applied to their own needs. Few persons are interested in business schools as educational institutions; no one cares very much about their size, age, wisdom or equipment as examples or things; but many people are deeply interested in how a school can solve their particular problem. It is for the school man to find out what prospects are thinking about their future careers. If he can show that his school is a logical solution, his advertising will by this one feature become much more effective at less cost.

The advertisability of a commodity depends upon the extent of the existing need for it. A commodity which is needed by only a few persons is not, of course, advertisable. Some form of salesmanship is more adapted to its disposal. Upon this consideration it appears that business school instruction can count as logical prospects not more than 10 per cent. of the population including parents and influential friends of the prospect.

Periodicals of general circulation will therefore not be economical except as searchers or prospect finders. When the bulk of the selling power of school advertising goes into periodical advertising, results will be at a disproportionate high cost because of the excessive waste circulation. There is a certain element of pride in being connected with a well-known or popular institution, yet if a firm is favorably known in its legitimate market, whatever further publicity is purchased, cannot produce proportionate returns. Instances can be given which would seemingly disprove this statement, but these instances will be from observation of practice and not from net returns. New York City has several magnificent department stores, but the one which is the most prosperous, whose financial standing is beyond question, and which is usually mentioned as the finest store of its kind in America, uses less newspaper space than any other similar store. It has, however, for years cultivated a logical clientele as individuals. There are many other stores more widely and popularly known but none that pay as large a ratio of profit.

Further considering commercial instruction as a commodity, I hope I may not be misunderstood when such instruction is classified as technically untrustworthy or lacking in standardization. The trustworthiness of commodities depends upon their uniformity and reliability.

Uniformity depends upon the use of specific and unvarying ingredients. The school man's public cannot be assured of the same invariable quality of instruction and many schools encouraged the hesitancy resulting from this by advertising constant changes, as improvements in their curriculum. If a manufacturer does this, as some automobile makers have done, the resulting diminution in sales is soon noticed.

Reliability depends upon certainty of usefulness. The most of school advertising over emphasizes this feature, but since it is done without a balanced use of uniformity, relevancy and other properly combining considerations, the representations of reliability fail to secure confidence.

Other considerations might be mentioned, if space permitted, to show wherein commercial instruction is different from other commodities and for that reason presents advertising difficulties peculiar to itself.

The foregoing is offered as an incomplete application of the analitical method to a particular question. The application of this method to advertising is as feasible and necessary as it is to housebuilding. A house, considered as a house, could not be successfully constructed. It is only as we consider rooms, floors, plumbing, roofing and all elements that we make intelligent progress and selection.

An advertisement built as an advertisement in its entirety is guesswork and necessarily inefficient and expensive. It is only as we take the time to consider it in its elements that we can secure a trustworthy and economical result.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

EFFICIENCY

Efficiency means doing your work effectively, and it means getting the maximum of results with the minimum of effort. It should be stated here that national efficiency, commnnity efficiency and business efficiency are impossible without personal, individual efficiency.

The problem then of business education should not be mental training only but mental and technical training combined in such a way that in doing a given practical task the student's mind will do that work, whether it be running a typewriter, writing an advertisement or selling his services in the quickest, easiest and most effective way. In other words there is one quickest, best, easiest way to do anything. The mind should be taught how to use that one quickest, best, easiest way of performing a necessary task.

The aim of much so called education to-day is to train the mind only, and theoretically rather than practically. That is the reason so many thousand High School and College gradnates are yearly released npon society without any ability to do anything but teach the theory which they have learned. The president of Princeton College is reported to have said that a Princeton graduate is not worth more than six dollars a week when he gradnates because he neither knows medicine, nor law nor business.

I want to make it clear that theoretical training is training for mental efficiency, but not for business efficiency. Latin, Greek and higher mathematics are a mental drill but that knowledge, as knowledge, will not help a salesman to close a sale, or help a business man to write a legal contract, or help him organize a business. Herbert Spencer held that the first object of an education was to enable a man to make a living. Many of the High Schools and Universities seem to have almost lost sight of Spencer's idea, which is as true today as it was when uttered by the great thinker.

I meet a great many college graduates who are street car conductors or driving dray wagons or doing manual or semi-manual work. They learned theory in school, but they did not learn how to make a living and they gravitated toward manual labor. Possibly half of the students in the schools of this country are practical minded rather than theoretical minded. When they are taught theory for its own sake they cannot see how to apply it. They lose interest and leave school.

The tremendous increase in attendance in the commercial department of our High Schools prove my contention. Fifty per cent of the students of this country leave school at the end of the sixth grade. Why? According to the government reports eighty per cent. of the young men of America, at the age of twenty-two are making only ten dollars a week, and eighty per cent of the men of America at the age of thirty-two (practically the same eighty per cent) are only making ten dollars and twenty-five cents a week, an increase of twenty-five cents a week for ten years. These young men have only finished the eighth grade. They received little business efficiency training. While the technically trained men of thirty-two are making forty-three dollars a week. Is it any wonder we are living in a superficial age?

We are told that there are twenty-eight million students of school age in this country and that only twelve million of them are in school. We are told that four million boys and girls between the ages of fourteen and sixteen are out of school instead of being in school. Where are our real leaders in the future going to come from? They must come largely from the students who stay in school rather than those who go out.

When the student sees little connection between his studies in school and the practical, vital business problems all about him which he knows he must solve when he gets into life then he is likely to get discouraged, lose interest and drop out of school.

But the student must not lose sight of the mental development side of education What the average student and the average parent needs today is more vision, a vision not for today but for ten or twenty years from now. A prominent commercial college man told me not long ago that he could not remember of a prospective student ever asking him anything about his faculty or the kind of training he would get. He said there were just two questions which all prospective students asked. (1) How much will it cost? (2) How soon can I get through? The average prospective student is interested in the present and not in the future. He is interested in rapidity rather than efficiency. He sees nothing but the practical side of education. He has little realization of the meaning of mental development.

Some time ago I attended a convention of salesmen. The concern was a million dollar concern. One of the head men of the company made a statement that appealed to me. That statement was as follows "The first year I worked with this concern I made only three hundred and sixty-five dollars during the entire year. The next year I made three hundred and eighty-five. The ambition of my life then was to make one hundred dollars a month, but in seven years I was making three thousand a year. When I reached the hundred a month mark my ambition had grown. I then wanted to make two hundred a month. When I made the two hundred I was just as anxious to make it three hundred a month.

This man is now earning a large salary. But here is the particular point I want to emphasize. His ambition, to begin with, was limited, his vision was limited. But in his case both vision and ambition grew. But that is not always the case. Many young men become satisfied when they reach the goal of their first ambition. Self satisfaction is one of the greatest crimes in human life.

I have come to the conclusion that the average youth is not more than ten per cent. awake. He cannot now realize his possibilities. When I look back twenty five years I feel that I wasn't then more than two per cent. awake. The great trouble with the average young man is that he has a one hundred dollar a month ambition and all he wants is a one hundred dollar a month education to fit it. If the average young student would get a three thousand dollar ambition now and a three thousand dollar education to fit it his outlook would be brighter and in two years his income would be greater.

Every Business College student ought to take a combined course. The stenographer who has finished a combined course is a better stenographer, she is a better thinker. From the standpoint of my own business I do not care to employ any permanent stenographer who has not finished a combined course or its equivalent. Everything else being equal such a stenographer is more efficient and worth more money.

COMMERCIAL GEOGRAPHY

F. M. BEDINGER,

Hancock, Michigan.

COMMERCIAL GEOGRAPHY.

The First of a Series of Three Articles.

(BY F. M. BEDINGER.)

I realize in beginning this discussion of Commercial Geography that I am dealing with a subject which has been and is received with skepticism and doubt by a great many prominent educators, and in fact by educators in general. A great deal of unfavorable criticism has been advanced regarding the methods involved in its teaching and its value as a commercial subject. Much of this criticism is quite justified and timely, being elicited by the continuation of certain deplorable conditions in connection with Commercial Geography which would contaminate and heap disfavor upon any subject. However, the growing popularity of and demand for Commercial Education is bringing this subject out into the open, and a thorough exposure to sunlight is rendering it more wholesome and capable of more "hygienic" relations with its fellow commercial subjects. A new significance is being attached to this phase of geography by this predominating influence of business upon the relations of man in the present day, and its importance is undergoing a rapid growth that will soon label it among the most attractive and profitable courses in the curriculums of commercial schools.

Why should we include Commercial Geography at all when we make up our course of study for the high school, business college, or academy? A well known educator and publisher recently gave an address before the National Federation of Commercial Teachers on the subject, "Non-essentials in Commercial Work" in which he dwells upon the great "waste of time" and "waste of effort." He sums up in the expression, "Efficiency is waste eliminated." No doubt the words of this man will bring home in many commercial teachers a sense of their responsibility and obligations to their students in the matter of providing essential and vital subjects, with the elimination of all dead, useless, and impractical things. They will prompt us in this connection to ask, Is the time and labor applied to Commercial Geography profitably spent? Is it given without the entrance of that element, waste, which makes for efficiency? To answer these questions we must look for four things, namely: (1) The aims of the course; (2) The conditions under which it is to be given; (3) The ground to be covered and the matter to be included; and (4) The methods that are to be used in teaching the subject.

Of course in making such an examination as this we can in many instances apply the principles of general pedagogy—that is, many of our measurments of the subject can be made on a scale and with standards that are equally and as regularly applicable to all other subjects. As far as practicable I shall leave such generalization to the reader, and pass over to special requirements of this particular subject.

We owe it to the student, above all things else, to prepare him as well as possible for the time when he is to be thrown upon his own resources, when he will have to work and do for himself, and when he will be forced face to face with trying situations which will require quick, decisive thought and action. Our first aim in Commercial Geography should be to get the pupil to think, study, and act upon his own initiative. From the first he should be made to feel that the success or failure of this class depends upon him. He is the one who is to look up material, study it and work it over into his own, and finally to produce it in the class as an oral discussion, a map, exhibit of specimens, or in whatever form the case demands. The teacher's work is to make this material available, to carefully classify it, to direct the student in its use and to systematize his and the students' efforts so that the whole course will evolve into an intelligible and continuous theme.

No greater service can be rendered the student than that of training him to express himself in a plain and direct manner. No subject offers better opportunities for this than Commercial Geography. The sources of material for research and oral report are inexhaustible. Every student knows something about the commodities which enter his home to feed, clothe, warm, and comfort him, and to this knowledge he is eager to add more. The tea, coffee, sugar, meat, flour, rice, etc., come into the home like straight lines, as it were, converging at the dinner table, and all the boy or girl has to do is to follow backward along these respective lines through the many modifications to the source, and in so doing he has learned a great part of Commercial Geography. The student brings to school a tiny thread of information relating to this subject, and by right teaching this can be gradually woven into a broad fabric of general knowledge of man's activities as a trader. Give the boy a chance and he will gladly tell his teacher and classmates all he knows of the subject, and he will leave the class room to go in search of more to tell the following day.

(Concluded in October)

NEWS NOTES AND NOTICES

Mr. Pierre S. Brown recently sold his institution, Brown's Business College, Kansas City, Mo., to John J. Pierce, who took charge the first of June. Mr. Brown has been in school work for thirty-three years, both day and night. This is a record that is hard to beat and we think our readers will agree with us when we state that Mr. Brown has served his time in the work.

Sylvia W. Seagrave, for the past two years head of the commercial department of the Waterville, Maine, High School, has been elected as a member of the Malden, Mass., High School faculty to teach in the commercial department.

M. N. Bunker, formerly of Colby, Kans., is now principal of the Gregg Shorthand and English Departments of the Kansas Wesleyan Business College, Salina, Kans. Mr. Bunker is a live wire in a fine school.

F. H. Metzler, manager of Williams' Business College, Waukesha, Wis., was married June 6th at Delta, Ohio, to Miss Geneva Adams, of Portsmouth, Ohio, the groom's father, Rev. J. F. Metzler, performing the ceremony.

L. A. Newton, formerly of Maryland, and recently of Malden, Mass., has been appointed head of the commercial department in the Winchester, Mass., High School, which means a good man in a good school system.

E. W. Miller, the commercial teacher and penman in the Monterey County High School, King City, Calif., is going to Chaffey Union High School, Ontario, Calif., next year.

Arthur P. Williams, of Highland, Park College, Des Moines, Ia., is the new head of the commercial department of the Illinois State Normal University, Normal, Ill.

C. B. Potter has organized and located the Potter Business College, at Osceola, Wis. We wish the new institution all of the success that it deserves.

A. B. Curtis, of the Minneapolis, Minn., Business College, is now connected with the commercial department of the Chippewa Falls, Wis., High School. Mr. Curtis is a fine fellow and will prove a valuable addition to the high school faculty.

Mr. A. W. Wilhoyte, of Bowling Green, Kentucky, has been elected to the principalship of the Business Department of The Albuquerque, N. M., Business College, to succeed Mr. C. M. Drake, who is leaving September 1, to engage in another line of work. Mr Wilhoyte has had wide experience in wholesale houses, as commercial teacher, and was for five years, associated with W. J. Ashby, of Bowling Green, Ky. He is a college graduate and has two degrees.

CATALOGS CIRCULARS

The Omaha High School of Commerce publishes a splendid volume entitled "Commerce" in the interest of that public commercial school edited by students. It is a very creditable production indeed.

The Columbia College, Lake City, Fla., in its spring bulletin of 80 pages, devotes 3 pages to the commercial course, presided over by W. H. Haddock.

In May the Commercial Department of the Phoenix, Ariz., Union High School held a school exhibit in which results were shown in the form of shorthand, bookkeeping and penmanship, as well as a typewriting demonstration by one of the pupils, C. L. Michael, Principal.

Pitman's Shorthand Reading Lessons No. 1, 46 pages, price 20 cents, and Pitman's Shorthand Reading Lessons No. 2, 61 pages, price 25 cents, published by Isaac Pitman & Son, Chicago, New York and London, are the titles of two booklets in shorthand characters, the subject matter of which is of special value to students.

Course in Isaac Pitman Shorthand, Lesson Sheet Edition, price $1.50, is the title of a budget of booklets intended especially for correspondence instruction.

The Goodyear-Marshall Publishing Co., Cedar Rapids, Iowa, recently published a booklet entitled, "An Argument in favor of teaching Standardized Accounting, Graded Bookkeeping and True Business Practice."

Thursday, April 30, the Ohio Northern University College of Commerce, Ada, Ohio, held its first annual banquet, being the "first step in the chain of events and developments" that are to follow.

"The Stenotypist" comes to our desk regularly, well laden with optimism and good news concerning the Stenotype and its work.

The Barnes Commercial School, Denver, Col., issues each year a very creditable product in the form of a catalog, this year with embossed gold title.

The Academy of Idaho Bulletin, comprising 98 pages, devotes a dozen pages to the Commercial Department which is under the direction of Theodore Courtney, with whose excellent work in penmanship our readers are familiar.

Two similarly excellent booklets, well written and illustrated, are at hand from the Brockton, Mass. Business College, C. W. Jones, Prin., and the Grays Harbor Business College, Aberdeen, Wash., C. S. Jackson, Pres.

The Maryville, Mo., Business College issues a blue covered, well printed catalog, bespeaking prosperity and success.

A well written and illustrated school paper entitled "The New Education" is at hand from the Meadville, Pa., Business College. D. W. Hoff, Prin., always issues high grade literature.

The Record, published by the Bryant & Stratton Business College, Providence, R. I., is one of the best printed and written school bulletins that comes to our desk.

Advertising literature has also been received from the following: Opportunity, from the Monroe, Wis., Business Institute; McIntosh Rapid Calculation, Dover, N. H., Business College; Columbia College, Hagerstown, Md.

Opportunity is the title of an attractively issued school paper from the Marietta, Ohio, Business College, M. A. Adams, Editor.

C. J. Auble, of Lodi, Ohio, a graduate of the Oberlin Business College and later a student in the Zanerian, is now teaching commercial subjects in the East Chicago, Ind., High School. He is a fine young man.

Mr. W. E. Keen, whose striking personality is shown above in a "really and truly" Palm Beach suit is at the head of the commercial department of Palm Beach, Fla., and although redheaded in complexion he is warm hearted rather than hot headed. He was born in a log cabin in Indiana in 1881, and at the age of fifteen graduated from the country schools by attending from three to five months each year. At the age of eighteen he began teaching, and later attended the Marion, Ind., Normal College from which institution he received the B. S. Degree in 1903. After acting as principal of a township high school in Shelby Co., in 1904-05, he completed work in both commercial subjects and shorthand, accepting a United States Government position as bookkeeper at Panama. Again he entered government work as clerk examiner in the civil service commission at Washington, from which position he was called to head the commercial department of U. S. Indian Schools of Haskell Institute, Lawrence, Kans. In 1912 he acted as secretary of the Farmers' Bank and Trust Co., of West Palm Beach, Fla., from which position he was appointed to head the commercial department of W. Palm Beach. He spent the summer of 1914 in the Zanerian. Among many other things Mr. Keen is an expert and authority upon civil service examination. He is a man worth knowing, and that is the reason why we have introduced him briefly to our readers.

D. C. Sapp, of Douglas, Ga., is the new addition to Strayer's Business College, of Philadelphia, Pa. Mr Sapp is an exceptionally fine penman and fine young man, whom we feel sure will make good in no small way in the city of Brotherly Love.

A. R. Burnett, of Lomax, Ill., is the new penman and commercial teacher in Elliott's Business College, Burlington, Iowa. Mr. Burnett is an exceptionally fine penman, and will we feel sure give entire satisfaction in that well established institution.

A. N. Symmes, principal of the Jeffersonville, Ind., Business College, has been selected to head the commercial department of the Jeffersonville, Ind., High School. We believe Mr. Symmes is an exceptionally strong man for this line of work and we hereby extend congratulations to the School Board upon his election.

W. E. Keen, a graduate of the Marion, Ind., Normal College, bookkeeper for Uncle Sam, at Panama, clerk-examiner in the civil service commission at Washington, D. C., head of the commercial department of the Haskell Institute, Lawrence, Kans., and since 1910, secretary of the Farmers' Bank and Trust Co., West Palm Beach, Fla., is now at the head of the newly organized commercial department of the West Palm Beach High School. Mr. Keen's experience in the school room and in business offices have been well nigh ideal to make him an efficient commercial school head.

L. E. Smith, of Grafton, W. Va., is the new teacher of penmanship in the Johnstown, Pa., high school. He will also handle commercial arithmetic and supervise writing in the grades. Mr. Smith takes the place made vacant by the death of W. A. Wightman, who, by the way, was one of the finest young men we have ever known. Mr. Smith will, however, we are sure make good in no small measure, as did his predecessor.

At the annual meeting of the Isaac Pitman Shorthand Association, Saturday evening June 20th, it was found the membership was almost double the previous year, and the finances were found to be in good condition. Three hundred and forty-seven have registered in the City College during the past year for instruction in Shorthand.

E. F. Timberman, who for some years past has been a prominent shorthand and penmanship teacher in the northwest, has accepted a position with the Missoula Business College, Missoula, Mont. Previous to this engagement Mr. Timberman has been teaching in Allan's Business College, Spokane, Wash. The proprietors of THE BUSINESS EDUCATOR know Mr. Timberman personally and have a high regard for him as a man and as a teacher.

The accompanying bronze tablet has been placed in the New York Public Library in commemoration of the one hundredth anniversary of the birth of the late Sir Isaac Pitman. This tablet also marks the establishment of a permanent reference library on shorthand subjects for the use of teachers and writers of shorthand.

People Worth Knowing About

CHAS. T. GRAGIN,

Holyoke, Mass., Thompson's Business School.

THE STORY OF THE BIG DITCH

Part I.

Down on the Isthmus of Panama, more than two thousand miles south of New York, the great mountain chains of the Andes and the Sierra Nevada, or the Rockies, come together in a narrow eminence some five hundred feet in height, the lowest point of the great mountain ranges, which some gigantic convulsion of nature heaved up along the western border of North and South America. Here at this narrow junction the Atlantic and Pacific almost join hands and for more than four centuries it has been in the minds of men to connect those two great bodies of water. But until very recently such a piece of engineering as was necessary to join the two oceans has been entirely impossible.

In the old days of gunpowder and pick and shovel, no one could have dreamed of digging the great canal, or water way, which extends now for fifty miles, from Colon on the east, to Panama on the western coast. It required the high explosives, which the modern chemist has invented; it required the tremendous steam drills, and gigantic steam shovels, and all the massive machinery, which has been used to accomplish the mightiest piece of engineering the world has ever seen. The eighth wonder of the world will be the Panama Canal, with its great series of locks large enough to lift the mightiest giant of the sea, the great "Superdread-naught," or the flying "ocean greyhound" high up into the hills of the Rocky Mountains and transfer them through the great ditch three hundred feet wide at the bottom, wide enough for any two ships to pass abreast of each other.

The history of this great undertaking now so happily accomplished is worth knowing. The work is practically done, and already small freight ships are passing through, and next January at the latest the President of the United States, on the Battleship Oregon, with Governor Goethals, and Col. Gorgas and many other men, who have made this great work possible, will pass through from the Atlantic to the Pacific, and open the great water way on equal terms to all the world.

I have no doubt whatever, that a good many of the young men and women now in the business schools of America, who read this article, will find employment in the service of the Canal Company, perhaps in the very near future, for it requires a good deal of clerical help, stenographers, bookkeepers, clerks and general office employes, to do the work that will be required in the many branches of industry opened up by the great junction of the two oceans. You can readily see how it will stimulate every branch of business on the far slopes of the Pacific. At present, the wheat fields of California and Oregon cannot be cultivated profitably against the wheat fields of Kansas, Nebraska, and the states of the Mississippi basin and the Northwest, because the high freight rates across the continent by rail, or the tremendous length of the journey around the Horn by water, put them at a great disadvantage. With the canal open, the swift passage of fast freight ships through the great canal, will place the wheat fields of California on an equal basis with that of the central states.

It is fitting, therefore, that the subscribers of "THE BUSINESS EDUCATOR," should know something about the most interesting of all the great wonder works of the modern times, and to fully see the importance of the canal one must go far back into the blood-stained past, when treasure seeking explorers from Spain discovered the Isthmus of Panama and, conquering the rich mining country of Peru, Pizarro, cruel, but brave explorer, sent by mule train up the western slopes of the Andes and across the Isthmus, the bars of gold and silver, the rubies, emeralds and sapphires, torn from the rich bosom of the conquered land of the Aztecs. The story begins with plunder and then there comes the long hiatus of nearly four hundred years to another chapter, thrilling, fantastic, and dramatic, the story of the French occupation of the Isthmus and the attempt to build the Panama Canal by Ferdinand De Lesseps, and finally the splendid and successful attack by our good old "Uncle Sam."

I think the three articles into which I shall divide the story of the Big Ditch, will be found readable and they contain a good deal of information about the most interesting section of our nationality, for we own eight miles of land on either side of the great *water-way*, as independent territory purchased from the Republic of Panama.

In Days of Long Ago

September 20, 1593—that is a long way back, isn't it? Four hundred and twenty-five years. Even the oldest inhabitant can't tell you much about the weather that summer, but it was mighty hot when the man I am telling you about hacked his way, with his Cutlass, through the long tangled swamp growth, that climbed over the rocky ledges so steep that even the mountain Indians, naked guides, could hardly keep their footing, and struggled up the rocky eminence; tattered, with bleeding feet, bitten by the poisonous insects, and with fever raging in his veins, he looked out to the westward, on a new world, a broad world of water, the Pacific Ocean. Below him, lay the rocky ledges, and deep growth of swamp, and a lagoon, muddy and reeking with fever, for no breeze reached it. But far off to the westward, far as the eye could reach, lay the broad new ocean, as Vassa De Nunez Balboa, with a struggling band of followers, almost dead with privation, struggling to the eminence, and fashioning a rude cross, planted it on the lofty rock, raised above it the yellow flag of Spain, and took possession of the new ocean in the name of Ferdinand, King of Spain. A little later, he waded out into the oncoming tide, and as it reached around his arms, lifted high the royal banner and again took possession in the name of his Master. There was the life triumph of Balboa, most gallant of those old Spanish adventurers. Just a few months later they shot him to death in the Market Place, of Darien. But with him was a young adventurous Spaniard, far more cruel than Balboa, Pizzaro who was to conquer Peru, and there uncover rich stores of gold and silver and precious stones that were to make up the burden of the treasure ships which proved so rich a prey to the pirates, the buccaneers of the Spanish Maine.

THE BUCCANEERS OF THE SPANISH MAIN

Now, a word about those buccaneers! When we speak of buccaneers, we think of pirates, but the original buccaneers were not pirates at all. They were simply men who hunted wild hogs and wild cattle on the islands of the Caribbean Sea. There were thousands of those animals running wild there, and those buccaneers hunted them, killed them, and dried the flesh by a smoking process over slow fires. Then they sold this dried hog's meat, bacon, and the jerked beef to the sailors of the Spanish ships, and there were English ships beginning to come there, too, now

The buccaneers were most of them either English or French and they had no great liking for the Spaniards, for Spain was at war with France or England pretty much all the time four hundred years ago. They were bloody and cruel wars, too, for they were religious wars, and a religious war always lets loose more deviltry than any other kind.

In those days the Catholics believed that the only way to save a Protestant was to make him become a Catholic. His soul was eternally damned if he did'nt become a member of that church, and it was considered all right to rack and wrench and twist and torture his body in order to make him save his soul.

Over in England they had different views of the matter. Henry VIII "bluff king Hal," made it just as warm for the Catholics as the Spanish inquisition made it warm for the Protestants. You had to be pretty careful about your religion in those old times. If you didn't, you were liable to fetch up on the rack of the inquisition, or the gallows of the Church of England.

Well those buccaneers were a sanguinary looking crowd, for when they killed wild cattle they cut the bodies up and loaded themselves with meat reeking with blood and of course they, themselves became savage and terrible of appearance. There were an immense number of wild cattle and hogs in the swamps and jungles of the Antilles and for a long time these buccaneers found legitimate business enough to keep them well employed, but there came a time when Spanish soldier and sailor and English or French buccaneer had a disagreement and the Spaniard was insufferably cruel, not only to the buccaneers, but to the native Indians or marooners who inhabited the islands. There were a line of Spanish cities, Porto-Bello, Maracaibo, Havana and the greatest treasure city of all, old Panama, with its powerful castle, its Spanish Governor, its Indian slave soldiers. To this city came the mule trains bearing gold and silver from the mines of Peru and across the narrow isthmus trail along the side of the Chagres river where today towers the great Gatum dam and over the mountain where now the Culebra cut, the mightiest piece of engineering in the world, towers high above the canal, went these mule trains with burden for the Spanish treasure ships, which from Porto Bello and other points sailed eastward to old Spain. It was not long until there was active war between the Spanish Governors and the buccaneers.

England and Spain were nominally at peace, but those bold pirates, Sir Francis Drake and his companions, under the English flag, were robbing Spanish galleons. If they were caught they would be hanged as pirates and Elizabeth, the Virgin Queen, would not interfere but secretely Elizabeth knew very well what Drake was doing and was glad enough to encourage him to risk his gallant neck against England's most powerful enemy, Spain.

THE PIRATES OF THE SPANISH MAIN

It was not long till these buccaneers were full fledged pirates. At first they simply took the contents of Spanish ships and marooned passengers or crew. That is, they put them on shore, but soon this became too tame a form of amusement. Desperadoes of all nations, Dutch "Beggars of the Sea," French Galley Slaves, flocked to the standard. The black flag and cross-bones floated at the mast of the small pirate ships and there arose that strange organization, "The Brethren of the Coast." Their league extended from Florida, in the Gulf of Mexico, to the Isthmus of Panama and many a pirate chief won high renown for his exploits. Le Grand Pierre, a Frenchman, was the first to win high renown by taking a great Spanish warship with a few of his men and then came Lolonois, an escaped galley slave from France. Lolonois, was insufferably cruel. At first these Brethren of the Coasts went in for plunder and killed only when they were resisted, but Lolonois, a ferocious bandit, is said to have killed with his own hands, ninety Spanish prisoners, having them led to him one by one while he struck off their top pieces. A nice man was Lolonois, according to all accounts, which may be exaggerated, but at any rate the Indians liked him so well that they finally got him, roasted him alive and tore his body into pieces. So I guess he was a good citizen all right.

MORGAN THE BUCCANEER

But finest of all, the King Pin of the whole lot was Henry Morgan, born in Wales, son of his father, who was a well-to-do farmer and a good old man, according to all accounts. Little Henry didn't like farming. It made his back ache and he got all tanned up and preferring something easier, he ran away and went to sea. The West Indies was the most promising theatre of action at that time and young Henry drifted there and being out of a job took a position as cabin boy on a pirate ship. "Some cabin boy" was Henry too, and he soon showed those old case hardened, pirates of the Spanish

Main a whole lot of important improvements of their method of doing business and it wasn't long till little Henry, by his industry, intelligence, and good behavior had received enough "Good Boy" Sunday School cards to buy a well-equipped pirate ship and was cutting throats, robbing Spanish galleons and making his prisoners walk the plank as nicely as any of the old timers. In fact Henry was far superior to any of the old timers. He was a "swell," too, dressed with all the elegance of that foppish time. Lace ruffles about his wrists, long ostrich plumes in the slouched hat that covered his perfumed curls, a velvet coat and satin knee breeches and silk stockings, shoes with gold buckles, and a diamond hilted sword adorned our Henry. A bit foppish was Henry, but there wasn't anything slow about his fighting, as the Spanish Governor soon found out for he called an expedition of the Brethren of the Coast and decided that he would take Porto Bello, a strong fortified city from which our great canal obtained its gravel for cement.

THE TAKING OF PORTO-BELLO

The Spaniards laughed at the idea of Porto-Bello being taken by a horde of ragged pirates, for it had great guns and many soldiers, but Henry took it just the same and there was "a hot time in the old town" that night too, for his pirates raised merry Hades after they captured the town and made the citizens give up freely. Then they went back to their own pirate city and gambled and drank and drabbed the gold away and adorned the fair frail ladies with the rich velvets and silks and satins of Porto Bello. You can imagine that Henry Morgan was "a high roller." He was IT with a capital I and a big T and the Brethren of the Coast flocked eagerly when next he called them under his standard. The Spanish Governor of Panama had been amazed at Morgan being able to capture a fortified city and he sent him a message asking him how he did it. The gallant Henry not to be outdone in courtesy sent the Governor a pistol with a few bullets and told him that that was the only thing he used against the Spaniard and asked the Governor to keep it a little while when he would come over to Panama and get it. The Governor sent Henry back the pistol with a ring and his compliments and advised him not to undertake the journey across the Isthmus because the Chagres river ran very high and the climate was unhealthy and if he got over there the Governor intimated that he would hang him so high that old Haman would have been away down in the cellar beside of him, but Henry went just the same for when the call went out to the Brethren of the Coast they rallied around him. First they took Maracaibo. They didn't get an awful lot of money out of that, but did some insufferably cruel things and finally when the great call came to advance and capture Panama, the treasure city, there was no lack of volunteers for Morgan had twelve hundred men and more than seventy canoes. They were in desperate straits, however, when they neared the strong fortified citadel, almost starved, stung by insects, for the way was terribly rough, but they were good fighting men, those old fellows, if they were cutthroats, murderers and thieves, and they prepared to attack the strong fortress without fear of man, God or the devil in their savage hearts.

THE TAKING OF PANAMA

The Spaniards laughed at the tatterdemalion gang of cutthroats that appeared against them and prepared to make it warm for them. The great guns of the city were shotted and double shotted. Two thousand savage bulls from the mountains were herded behind the great stone walls of the fortress and then, under the royal banner of Spain, with beating drums and blaring trumpets, the soldiers, fully armed, went out to fight the pirate crew. But first they designed to let loose that great herd of wild bulls and driving them with shouts and yells and spear thrusts and stinging arrows to prick them onward they let them loose to trample the pirate under foot. It was a lovely plan and would have worked nicely too, if the pirates hadn't known anything about cattle, but those old buccaneers were pretty well acquainted with wild bulls for they had been hunting them all their lives and they showed the Spanish soldiers a trick worth two of that. They gathered the dried grass and made flambeaus out of it and threw the blazing torches in the faces of the maddened bulls and the bulls turned their tails, rushed backward and trampled the Spanish soldiers under foot just as they were intended to trample Morgan and his pirates. Well there was some fierce fighting but the result was that Morgan took Panama and then he shone in the highest glory of his pirate leadership. When they saw that Morgan was going to take the city, the priests, the Spanish nobles, the citizens generally hurried to bury their treasure. They threw it down wells and buried it in hidden chambers and secret places in the stone walls of the old castles and when Henry got there and began to collect treasure there wasn't much treasure to collect. It was pretty nearly all hidden, but Mr. Morgan was not checked by a little thing like that.

MORGAN'S MEMORY SYSTEM

Prof. Loisette, a talented Frenchman, invented a system to cultivate the memory so you could remember anything. I bought this book once, paid three dollars for it, and when I got through studying that book I could remember when George Washington discovered America, When Christopher Columbus fought the Battle of Waterloo, when Lydia Pinkham crossed the Alps, and conquered Italy by giving every woman a bottle of her "Vegetable Compound" when Lord Cornwallis surrendered to Theodore Roosevelt at Oyster Bay and when a whole lot of other things took place. Well, Mr. Morgan got up a memory system to see if he couldn't make these people remember where they hid their things and it beat Prof. Loisette's system all to pieces. If a fellow couldn't remember he took a hammer and a cold chisel and knocked out a few teeth and asked him if he could remember any better. Some of them *could*. If that didn't restore their memory he took his cutlass, slashed off an ear, or slit a nose or gouged out an eye and tried them again. *Lots* of them could remember after that, but if they couldn't he had a final test that was a "hummer." He just laid them out on a gridiron, such as they used to broil the good St. Lawrence upon, built a slow fire under them and gradually heated it up hotter and hotter and by the time he got through with them pretty much every one of them remembered where their jewels and gold were hidden. If any of them were very dull and *couldn't* master the system so much the worse for them, for he left them there till they were nicely cooked through and done to a turn. Then good Sir Henry gathered together great mule trains of treasure and journeyed back to Porto Bello where he divided the spoil, virtually keeping most of it for himself and finally because the others "kicked" over the division he loaded the best ship with treasure and sailed away for Merry England and left them to fight it out alone. And Charles the Second "The Merry Monarch" King of England, one of the meanest kings England ever had and England has had some pretty mean ones, made Henry Morgan *Sir* Henry, tapped him on the shoulder with his sword and made him by the Grace of God and Charles Stuart a Knight, *Sir Henry* Morgan, and appointed him Governor of Jamaica, and by and by the old cutthroat died in the full odor of sanctity, just as some of our modern buccaneers have died at very recent date only Sir Henry Morgan, pirate of the "Spanish Main," he of the black flag, the skull and cross bones, he of treachery and murder and blood, did business on a very small scale compared with some of the buccaneers of modern commerce who have died, like him, full of honors, after giving some small share of plunder to churches and libraries and schools and colleges.

THE LAST OF THE BUCCANEERS

All this took place 250 years ago. The coming of swift moving steam boats sounded the death knell of piracy.

In early times the pirate craft built for speed, could easily outsail merchantmen, capture and plunder the clumsy craft at their leisure, and kill or maroon the crew and passengers. Even the warships could not overtake the pirates, but the coming of steam made it possible to pursue those small craft, and swiftly overhaul them, and their days were soon unmbered.

Piracy along the shores of the Gulf of Mexico, and the South Atlantic, however, ceased before the coming of steamships. It was in New Orleans, in 1814, just 100 years ago, that the last of the pirate chieftains of any renown, gave up the business, hauled down the black flag, and replaced it with the stars and stripes.

Jean La Fitte, was the last of the buccaneers. La Fitte had been a freebooter of the sea for many years, and he had an island called Barataria, situated in the Gulf of Mexico, near the mouth of the Mississippi River, not far from the city of New Orleans. To this island the pirates took their plunder, and they had a well fortified town there, where they married and raised families. La Fitte was not blood thirsty, he was a sea robber, not a murderer like Morgan, Blackbeard, Rogers and others who had preceded him, but the complaints made against him by merchantmen, with whom he interferred, had made Governor Claiborne, of Louisiana, determined to break up the pirate settlement of Barataria, and he was getting ready to do it when the war of 1812, with England broke out, and a great English fleet sailed from the island of Jamaica with an army of 14,000 men under Lord Packingham, one of the heroes of Waterloo, to capture the city of New Orleans. There was the wildest kind of panic in the city, which was only defended by the young men of the town, and the old men who were not engaged in the American Army. There was no ships to defend it, but General Andrew Jackson, of Tennessee, was on his way down river, on a fleet of rafts and flatboats, with about 2,000 Kentucky and Tennessee backwoodsmen. Queer looking fellows they were, with coonskin caps, with long tails hanging down behind; deerskin coats and leggins, and moccasins, and they were armed with long small bore rifles, with which they could shoot the head off a squirrel, as far as they could see him.

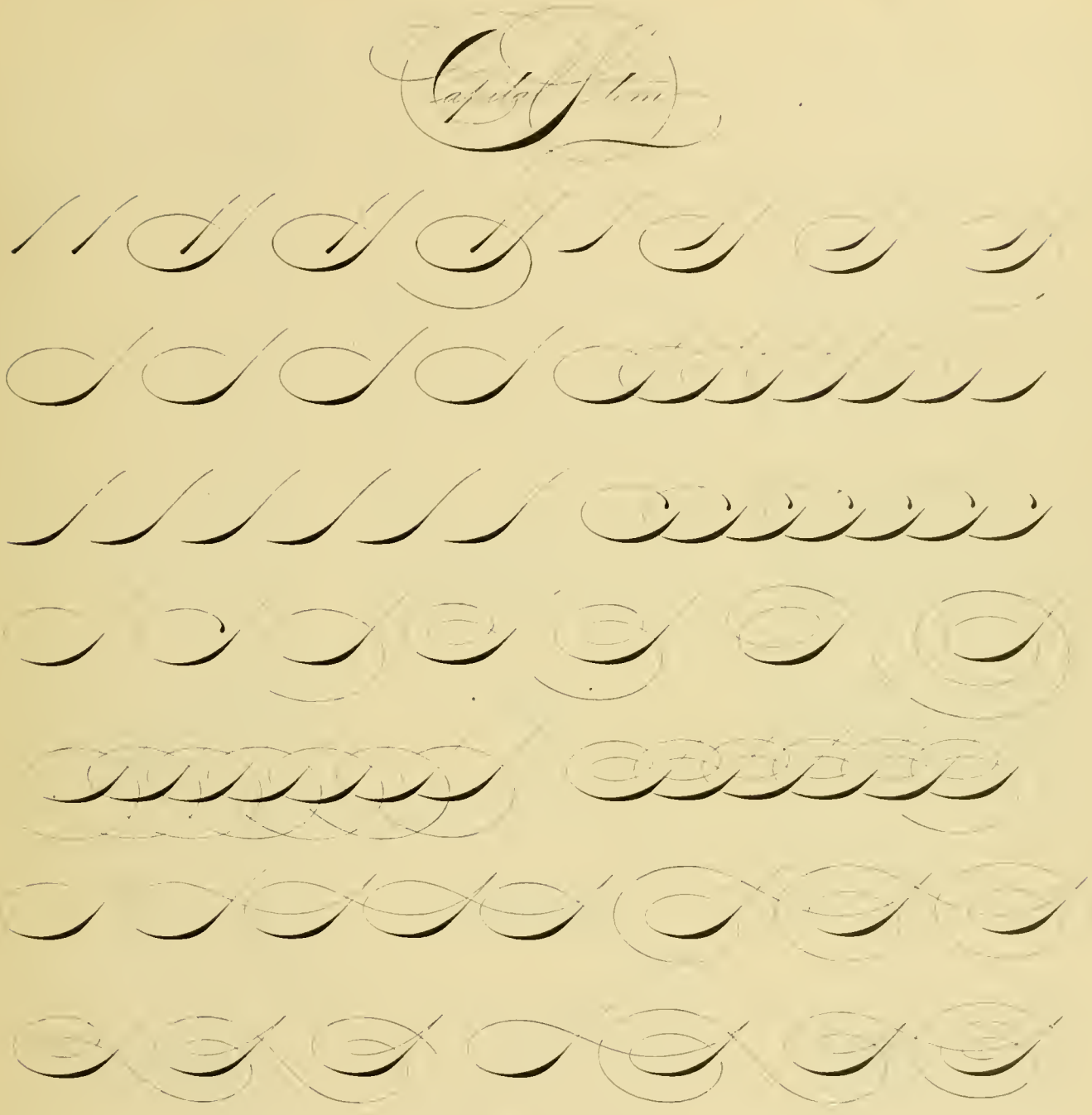
And now is the time that Jean La Fitte wisely selected to make a trade with Governor Claiborne. He went over to the Governor and said:—"You intend to destroy our settlement on the island of Barataria, and I know you can do it. But it will cost some lives. Now the English are going to attack and destroy your city. I will tell you what I will do. You give me a free pardon for what I have done, and I will bring my Barataria pirates over here, and we will handle the big guns for you on your fortifications." And just then, in came General Andrew Jackson, sick, a regular skeleton of a man. He was suffering intensely from chronic dysentery, and looked as if he ought to be in the hospital. But, "there was a devil in his eyes," and there was no more talk about surrendering New Orleans after that fierce Tennesseean got there. They threw up hasty breastworks of sand, and lined the firing places with cotton-bales, and sugar hogsheads, and over from Bartaria came the wild pirate crew with Jean La Fitte to handle the cannon. And when Lord Packingham marched his splendid army up to those breast-works, they mowed them down like wheat before the reapers.

Packingham and half his army lay dead on the plain below the city, and the pirates well earned their pardon they received from Claiborne. They went back to Barataria, and there lived happy ever after.

END OF THE PROLOGUE

All this is preliminary to the story of the building of the big ditch. I have told it to show you in what a romantic atmosphere of crime of treasure seeking, of cruelty and of bloodshed is set the picture of the magnificent engineering feat, accomplished by the United States in the first years of the twentieth century. A country rich in treasure lies to north and south of the great waterway. The old pirate ships and pirate crews have long since moldered into dust. They are cruel and terrible reflections of a crime stained past over the bloody trail, made by the mule trains of treasure and the raiders of

(Continued on following fourth page)



ORNAMENTAL PENMANSHIP BY E. A. LUPFER.

MATERIALS

Good, black, free-flowing ink; a correctly adjusted oblique holder; smooth, firm paper, not enameled; a firm desk about 32 in. high with a chair low enough to keep the back straight; and a burning desire to learn are necessary.

If you do not have good materials, get them. Write to the publishers of the B. E. for what you need.

It is supposed that you have mastered business writing fairly well, at least worked on the most important movement exercises. It might be wel to review some exercises anyway.

Before practicing on paper, study the copy you wish to work on until you have a good mental picture. Always know exactly what you want to make and how to make it before attempting anything.

The first thing given is an abbreviated stem which is excellent to develop a firm, snappy shade. After making a page or so of it try it with a capital stem thrown around it.

To become a fine penman requires intelligent, persevering practice. Make page after page of each part until you can make it gracefully, accurately and not merely one good one, but many good ones in a row.

Keep the shade low and full of life. Watch the slant and quality of line. Send some of your best work for free criticism, but don't forget the return postage.

Now is the time to lay the foundation for a good professional hand and a Professional Certificate.

Public School Writing

J. O. Peterson,

Supervisor of Writing,

TACOMA, WN.

The Graded Course of Study.

Courses of study are compiled by most school systems in order to furnish teachers with a definite outline of what should be attempted in each grade. Furnished with this outline the teacher, by her training and experience, is supposed to be able to proceed along the lines laid down by the course of study and her text books. Usually the course of study sets forth the ideas of the Superintendent, constituting his plan of relating approved methods to the needs of local conditions.

In most subjects these outlines fulfill their aims admirably. In the subject of writing, however, we often find courses. which, if followed, would, and too often do lead to chaos. Some of them instruct the primary teachers to teach one method while the grammar grade teacher is requested to break up this method and teach another. Others ask the teacher to produce free, easy movement and then instruct her to have the pupils rest their hand on the side. In a few places, especially where there is competent supervision, do we find penmanship courses planned as carefully as, for instance, the arithmetic course.

This, perhaps, is to some extent due to the lack of text books on the subject which are in themselves clear and consistent. In no subject where progressive work is expected is there greater need for outlines that are consistent and comprehensive from grade to grade. Modern penmanship methods are new to many teachers and the learners' practice must always be predicated upon what he has already acquired. This latter, is in itself sufficient reason why the course should receive careful attention.

The course herewith presented is capable of lmprovement and modifications to meet local conditions. The writer believes that therein the essential steps are set forth very nearly in the order in which they should receive attention.

A GRADED COURSE OF STUDY.

The manner in which we write is a habit. This habit is the result of our training. Good writing habits make for efficiency. An untrained class writes poorly ten words in a given time. A trained class will write the same words well in half the time.

Teaching rapid business writing involves training of mind and muscle. The mind is taught to perceive standard letter forms. The muscles are trained to execute them rapidly and accurately. The muscular training requires more time than the mental. Pupils can be taught to draw letters in a short time. A rapid writing motion is a growth which should correspond to the growth of the muscles.

Penmanship hygiene aims to give the vital organs full play by keeping the shoulders well up. The chest is normally expanded. The eyes are kept free from strain by holding up the head. Keeping both arms on the desk and the shoulders even, prevents lateral curvature of the spine. Free circulation is insured by placing the feet on the floor and distributing the weight evenly. Good positions and frequent relaxation exercises give the writing muscles full play.

A consistent course of training extends over three periods :

(1) The period in which writing is taught so it can be used in other school activities. (Grades 1 and 2).

(2) The period in which pupils learn to use writing as an aid in other subjects. During this time it should grow on a par with the pupil's progress in other subjects. (Grades 3, 4 and 5)

(3) The period in which a high degree of skill is acquired, and in which rapid business writing becomes automatic. (Grades 6, 7 and 8).

The following order of procedure is recommended:

(1) Establish correct position.
(2) Vizualize the form to be practiced.
(3) Establish the speed at which it is to be practiced.
(4) Practice at the established speed until the form approximates the model.
(5) Make application of the form in a word or sentence.
(6) Apply what has been learned in the preparation of all written work.

MATERIAL.

Pupils should be held responsible for the care of their writing material. In the first and second grades only the large writing pencils should be used. Care is necessary in keeping them properly sharpened. Glossy writing surfaces and closely ruled note books should be avoided in these grades. Wide ruled pencil paper should be used for practice in these grades.

Above the second grade all pupils should be equipped with an approved penholder, a serviceable pen, good practice paper, a blotter and a pen-wiper. The pen-wiper should be useful rather than ornamental.

INK WELLS.

There should be a satisfactory understanding between teachers, principals and janitors regarding the use and care of ink wells. Discouragement on the part of the pupil is often the result of poor ink. If any ink other than the better grades of writing fluid is used the wells should be cleaned regularly at intervals of not more than eight weeks. Ink wells that cannot be tightly corked are a nuisance in the school room and should be replaced at the earliest opportunity.

FIRST GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Position at blackboard.
Correct chalk holding.
Development of free strokes.
Muscle building and eye training exercises.
All small letters and figures taught and used at the blackboard.
Position and simple exercises at seats during last few weeks.
No unsupervised writing at desks.

FIRST GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Position at desk.
Correct pencil holding.
All small letters and figures taught at seats with frequent blackboard lessons.
Writing words and short statements with easy movement.
Capitals taught as needed.
No unsupervised writing at seats.

SECOND GRADE FIRST SEMESTER

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Teach correct position at desk.
Develop continuity of movement.
Teach and use all capitals in sentences.
Review small letters.
Teach figures thoroughly.
Size of writing gradually reduced.
Practice writing names.
No unsupervised writing at seats.

SECOND GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' Text.
Pupils' text.
Words practiced, using all small letters.
All capitals reviewed.
Size of writing gradually reduced.
Preparation for pen and ink.
Teach the use of the muscle on the fore arm as a pivot.
Names written with the arms pivoted on the fore arm muscle.
Unsupervised writing kept at a minimum.

THIRD GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Teach correct position at the desks.
Study the movement sensations of writing with the arm pivoted on the fore arm muscle.
Practice simple movements with dry pen.
Practice simple exercise with pen and ink.
Write simple capitals and words with proper arm movement.
Develop a light elastic motion and light touch.
Unsupervised writing kept at a minimum.

THIRD GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Continue the practice of the push and pull exercises.
Continue the practice on simple words and capitals.
Writing slightly reduced in size.
Writing in spelling lessons and other written work.
Application of arm movement.
Review of figures.
Practice in writing names.

FOURTH GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Review and drill thoroughly in position.
Review simple movement drills, made in several sizes.
Continue practice on simple words and the more difficult capitals.
Page arrangement improved.
Figures reviewed and names practiced.

FOURTH GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Review thoroughly position and simple movement exercises.
Continue practice on the small letters used in words.
Thoroughly drill in figures.
Accuracy of writing increased.
Application of arm movement writing in all daily work.
Frequent blackboard lessons.

FIFTH GRADE FIRST SEMESTER.

Time allotment———minute per week.
Teachers' text.
Pupils' text.
Review and drill thoroughly on positions and simple movement exercises.
Speed of exercises somewhat increased.
Continuation of practice of the more difficult small letters and capitals.
Application of arm movement in all written work.
All blackboard work carefully criticised.

FIFTH GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Review and drill thoroughly in position and rapid movement exercises.
Complete the practice on small letters and difficult capitals.
Thoroughly review figures.
Application of difficult leiters in sentence writing.
Application of arm movement writing in all daily work.
All blackboard writing carefully criticised.

SIXTH GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Thorough drills in position and movement.
Size of writing reduced and skill increased.
Thorough drill on all minimum letters in spacing exercises.
Page writing improved.
Application of rapid business writing in all written work.

SIXTH GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.

Thorough drills in position and movement.
Size reduced and skill reduced.
Thorough drill on all extended and loop letters used in words and spacing exercises.
Attention given to arrangement on the page.
Application of rapid business writing in all written work.
Blackboard writing carefully criticised.
Pupils best efforts constantly required.

SEVENTH GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Thorough drills in position and movement.
Thorough drills on each half of capitals applied in words and sentences.
Writing from dictation.
Speed and accuracy attained.
Practice in writing figures and commercial signs from dictation.
Page arrangement and letter writing.
Blackboard writing carefully criticised.
Application or rapid business writing in all written work.

SEVENTH GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Thorough drills in position and movement.
Thorough drills on the more difficult half of capitals applied in words and sentences.
Speed increased and better accuracy attained.
All written work carefully criticised.
All blackboard work carefully done.
Rapid business writing applied in all regular work.
Pupils' best efforts constantly required.

EIGHTH GRADE FIRST SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Thorough drills in position and movement.
Sentence writing to improve page appearance and spacing.
Writing from dictation to improve automatic execution of letters.
Thorough review of all capitals, small letters and figures.
Self-criticism taught.
Grades made up from composition work.
Letter writing.

EIGHTH GRADE SECOND SEMESTER.

Time allotment———minutes per week.
Teachers' text.
Pupils' text.
Drills to make accurate execution automatic.
Practice writing business forms and abbreviations.
Individuality directed.
Grades made up from product work.
Letter writing perfected.
Blackboard writing carefully criticised.
Pupils' best efforts constantly required.

PENMEN

And all who keep scrap books for fine penmanship.
I am now ready to offer you some work fresh from the pen that will surprise you.

PENMAN

1 Letter Finest Ornamental Style	75c
1 Letter Finest Business Style	50c
1 doz. Cards with your name (all different)	25c
SPECIAL PRICE FOR ALL.	$1.00 $1.50

N. B. Letters not folded. Sent in special mailing envelopes ready for your scrap book.

Polytechnic High School, Santa Ana, California.

OBITUARY

Miss Vinnie Winterink, of Charles City, Iowa, died June 30th from the clogging of the arteries following an operation. Miss Winterink attended the Cedar Rapids Business College, the Zanerian College of Penmanship, and the Chicago Academy of fine arts. For five years she supervised writing and drawing in the Monongahela, Pa., public schools, and for the past two years she held a similar position in the Yankton, S. Dak., public schools. The coming year she intended to supervise penmanship in Minnesota.

She planned to attend the Zanerian Penmanship Association Convention and present a paper before that body, but while the convention was in session it received a telegram of her illness and later of her death.

Miss Winterink was a young woman of exceptional personality and character. Her parents, Mr. and Mrs. G. W. Winterink, and brother Harold, are left to mourn their loss.

This is a fairly successful reproduction of the signature of G. A. Gaskell as written by himself. Gaskell flourished in more ways than one in the seventies and eighties and did much to arouse interest in practical writing.

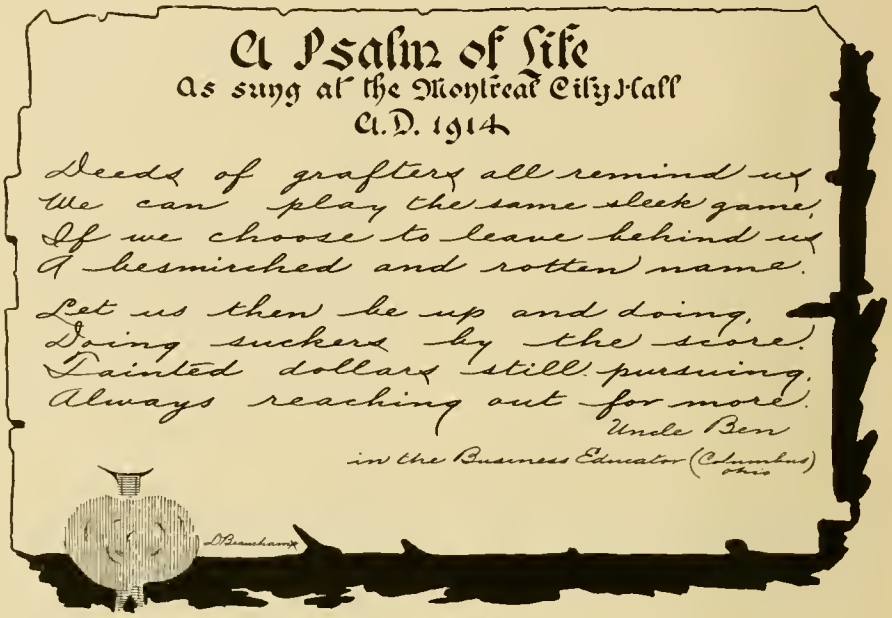
By L. M. Kelchner, Seattle, Wn.

The Big Ditch by Cragin from fourth page preceding this.

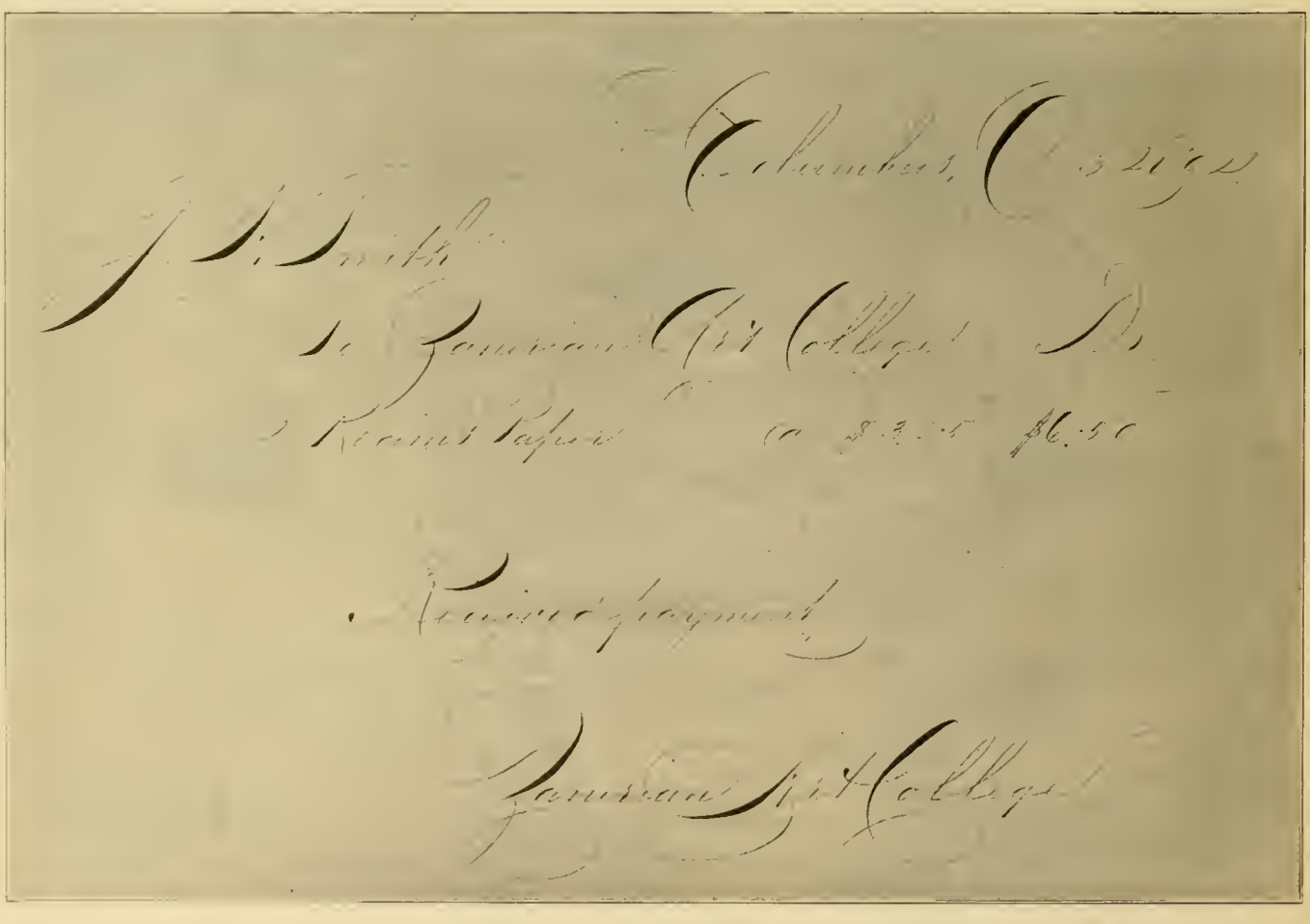
Sir Henry Morgan will soon pass the commerce of all the world. The Pacific will, in the opinion of many become the equal of the Atlantic as a carrier of commerce and civilization for it will so change the distance to the Orient that will open up new avennes in every direction. The great ditch is to be fortified. Perbaps it will be folly to leave it with no guns to guard the entrance way on either side for there is much turbulance and outlawry yet in the countries to the north and south of the Isthmus way. Yet I don't believe the monster which is now being tried out at the testing grounds of Sandy Hook, a gun of fifty feet long, that throws a shell weighing a ton a distance of twenty miles, will ever be fired in anger. I know army officers and navy officers laugh at the idea of universal peace, of the settlement of national disputes by arbitration, but the army and navy officers look at things in a different light from you and I and more and more are thinking men and women, the wide world over, looking with horror on the awful waste of blood and treasure that war brings about. The great ditch will prove a peace maker, not a war maker. Mr. Hobson and a few other battle-scarred veterans expect an invasion from the Orient. It will never come. The Japanese, gallant little fighters that they are, are gifted with some slight traces of common sense and so are all the great commercial nations of the world. I believe it was an act of wisdom to make the ships of all nations enter the canal on equal terms. If our coast-wise traffic needs help give them a subsidy as England does, but let the canal be an open waterway to all the nations of the world and may it never be stained by the blood of American, European or Asiatic.

Next month we will take a little skip of a couple of hundred years and tell the story of Ferdinand De Lesseps, a great French engineer. It is a story full of comedy and tragedy and nearly forgotten in the glory of the present achievement.

SOLICITING, ESTABLISHED TRADE
widely advertised Laughlin Non-leakable Self-filling Fountpen; liberal commissions; possibilities unlimited.
Laughlin Manufacturing Company **Detroit, Mich.**



By D. Beauchamp, Montreal, Can.



A specimen by E. W. Bloser, written twenty-two years ago without thought of it ever being engraved. Loaned by Mr. J. H. Smith, Director of Commercial Department, Atlanta, Ga., High School.

FOR SALE!

Owing to illness of president and other good reasons, have had placed in my hands for sale a first class business college at a low figure—Address

L. H. HAUSAM, Box 124, Topeka, Kansas.

The Pratt Teachers' Agency

70 Fifth Avenue, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

Business Colleges For Sale

Bargains, money makers, just what you want. If you desire a paying proposition, write us, state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

INSTRUCTORS' AGENCY

M. S. COLE, SEC'Y MARION, INDIANA

Commercial Teachers

We are out where the good positions are. Did you ever think of that? Let us put you in touch with the big schools of the Pacific Coast that need teachers. A post card will do it. Address,

PACIFIC TEACHERS' AGENCY

HEALO'S BLOG. STOCKTON, CALIF.

FOR SALE

New Busines College in Southern city. Small attendance now, large hall, excellent location. Teachers remain if desired. Inventory $800.00. $1,000.00 half cash for quick sale. Owner moving.

QUICK SALE,

Care Business Educator Columbus, Ohio

WANTED

Right man with money and proper references to purchase all or part interest in excellent well established business college, western city of 15,000. No competition. Fine equipment. Best reasons for selling. Give bank and other references in first letter.

ADDRESS, M. A. TURNER,

1012 5TH AVENUE, SPOKANE, WASH.

FOR SALE!

Mr. Schoolman, are you looking for a job or a business? Can you run a school? If you can, mine is for sale. You can make back purchase price inside two years. The best school proposition ever advertised. Three quarters cash, balance on time to suit purchaser. I will only reply to those who give satisfactory bank references. Am going abroad—made the money out of my school. School is in the West, delightful climate. Excellent fall prospects.

A. B. C.

Care Business Educator, Columbus, Ohio.

FOR SALE

A well established Business College, in vicinity of 500,000 people. Clean record. Good opening for a live school man. Excellent prospects for September. Will pay for itself in short time. Good reasons for selling. Address,

BUSINESS,

Care Business Educator, Columbus, Ohio.

WANTED

College man with first-class ability and few thousand dollars to take charge of and invest in college, finest in western city of 175,000 people. Hundreds of smaller towns and rich farming country surrounding. Practically no competition. Made almost $10,000 last year. Will bear closest investigation. Give all references in first letter.

Address, J. J. J.

Care Business Educator, Columbus, Ohio.

KNIFEMANSHIP

Your name carved with a knife or Six Cards in a style you have never seen before for only 25 cents. Information free.

A. W. DAKIN, SYRACUSE, N. Y.

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

INSTRUCTORS' ASSOCIATION,

R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

CARD WRITING

I will write your name on one dozen white, colored, design or comic cards for 15c or two dozen for 25c. Agents wanted. Samples and terms to Agents for a 2 cent stamp. Lessons in penmanship.

J. C. DEW, CRANBERRY, W. VA.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.

Northwestern Teachers' Agency

We are greatly in need of teachers for emergency vacancies of the early autumn which offer the best opportunity for promotion. The leading Agency for the entire West and Alaska. BOISE, IDAHO

R. B. I. TRAINING SCHOOL FOR COMMERCIAL TEACHERS

117 commercial teachers attended our Summer school in July. 47 members of this class entered the school between September and July to study the commercial texts under our teachers. Quite a number of last year's summer school class returned this year and brought their friends with them. We are now registering prospective commercial teachers who will enter in September or later in the school year for thorough study of commercial texts and methods of teaching. Write for our bulletin which gives full particulars.

ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

Positions by Wire

We fill many emergency calls by telegraph. First-class commercial teachers are always in demand. Vacancies are reported to us almost every day in the year. We want your name on our OPPORTUNITY REGISTER.

CONTINENTAL TEACHERS' AGENCY, (Incorporated)

BOWLING GREEN, KY.

If you want to buy or sell a school, employ a teacher or seek a position, advertise in the columns of the Business Educator and patronize those who do.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Ability *plus* Opportunity!

You may possess fine abitity, but without the right opportunity your success will be limited. Many have found their opportunity through us, and will assume positions of greater responsibility this September. We stand ready to help you climb higher in your profession—now or in the future. Many late vacancies will be reported to us in September and October. If you are available, be sure to write us now. We serve the best interests of teacher and employer.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Manager Webster Grove, St. Louis, Mo.

Hymeneal

Mr. and Mrs. John W. Powell
announce the marriage of their daughter
Florence E.
to
Mr. Frank Simmons Hughes
on Wednesday, the tenth of June
nineteen hundred and fourteen
Eight hundred and seventy-three
Mt. Vernon Avenue
Columbus, Ohio

Mr. and Mrs. E. C. Howell
announce the marriage of their daughter
Mary Grace
to
Mr. Orville Hughes
on Wednesday evening, June tenth
Nineteen hundred and fourteen
at Eight o'clock
Bladensburg, Ohio

Mr. William W. Demarest
announces the marriage of his daughter
Phoebe L.
to
Mr. Charles A. Robertson
on Monday, June the fifteenth
One thousand nine hundred and fourteen
Paterson, New Jersey

Mr. and Mrs. James W. Hughes
announce the marriage of their daughter
Beatrice
to
Mr. George Stewart Korell
Tuesday, June the Sixteenth
Nineteen hundred and fourteen
Paterson, N. J.
At Home
after July first
65 Park Ave.

Mr. and Mrs. Daniel L. Sherrick
request the honor of your presence
at the marriage of their daughter
Elizabeth May
to
Mr. William Loyd Weaver
on Wednesday evening, July twenty-ninth
Nineteen hundred and fourteen
at half after eight o'clock
First United Brethren Church
Scottdale, Pennsylvania

James D. Todd
and
Nellie Moray
Married
in the
Salt Lake Temple
June 10, 1914
At home after
August 15th
213 W. 4th N.

Mrs. Edith Mae Croke
announces the marriage of her daughter
Essie Myla Clement
to
Mr. Frederick Librator Faretra
on Tuesday, June the thirtieth
one thousand nine hundred and fourteen
New Bedford, Massachusetts
At Home
after September the first
Martins Terrace
East Milton, Massachusetts

"I don't see how I could 'Keep House' in my business without the B. E. Long may it continue o'er the 'Land of the Free' and the 'Home of the Brave.' "

J. A. BUELL,
Minneapolis, Minn.
Minneapolis Business College.

T. H. Gatlin, the well known penman and teacher, has been engaged to teach in the Business Training School, Weatherford, Texas. Mr. Gatlin reports that the prospects of that institution are very good. The school was formerly known as the Roberts Business College, Mr. A. M. Scott having purchased that institution last March. Mr. Gatlin states that they are endeavoring to conduct a high grade school in every particular.

We had the pleasure of examining a large number of specimens of the pupils in the Benton, Pa., summer school, sent in by Miss Blanche Shultz, the teacher of writing. The work submitted was exceptionally fine, many Certificates having been awarded. All made splendid progress, bespeaking not only enthusiasm, but practical effort.

GET ACQUAINTED!

The Courtney School of Penmanship by correspondence is unquestionably the most highly recommended school of its kind in existence.

Suppose you write for our free illustrated Journal. Look it over. There is something in it that will interest every member of the family—father, mother, sister, brother. And grandmother and grandfather will like it too. Think this over and write before you forget it.

Francis B. Courtney, Box G 492, Detroit, Michigan

Muriel Holden
May 29, 1914

Mr. and Mrs. B. I. Van Gilder
922 W. Granite Butte, Mont.
It's a Boy
Born July 20, 1914. Weight 12 pounds. Mr. and Mrs. J. F. O'Halloran, Waterbury, Conn., James Frances, Jr.

Mary Alice Grant
May 31st, 1914
Mr. and Mrs. Robert A. Grant

Mr. and Mrs. Richard W. Long
Boston, Mass.
Richard W., Jr. Born June 7th, 1914.

The Business Letter

"IT MEANS BUSINESS"
BY ION E. DWYER
Illustrated. $1.00 Net. Postpaid.
HOUGHTON MIFFLIN COMPANY
BOSTON NEW YORK CHICAGO

Nothing Succeeds Like
SUCCESS
LEARN BY MAIL
THE BEST SHORTHAND
Learned more quickly, written more rapidly and more easily than any other system of REAL SHORTHAND. Hundreds of our graduates are expert reporters. Thousands of our graduates are high-class, well paid stenographers.
NONE of our Graduates are Failures.
Our Guarantee of Satisfaction Insures Success.
Write for Free Catalog.
Success Shorthand School
B. E. 723 Schiller Bldg. Chicago

Certificate winners in the Grand Junction, Colo., Public Schools, under the efficient supervision of Fred M. Bacon, who now has charge of the commercial department as well as of the penmanship of the grades. Few cities in America has as high average in writing as Grand Junction, and it is also a fact that the grade teachers are specially proficient in the art of writing and of teaching it.

COAST COLLEGE SYSTEM OF SHOW CARD WRITING

(BY E. S. LAWYER, PRESIDENT OF THE COAST COLLEGE OF LETTERING, LOS ANGELES, CAL.)

Lesson No. 9.

I am presenting this month three alphabets, together with a card made up from same. These are very valuable letters for the advanced students in making Artistic Show Cards.

These alphabets and the card were executed by Mr. W. H. Gordon, who is without a doubt the best and most versatile card writer the world has ever known. He is to the Show Card world what Madarasz is to the Penmanship field. I know of nothing new in the way of designs, alphabets, processes, etc., for the last ten years that could not be traced directly or indirectly to Mr. Gordon's inventive genius. He is what we term here in Los Angeles, the 'daddy' of the Show Card Writers on the coast, and as he works from Portland to San Diego, they all have an opportunity to use their imitative ability and this they invariably do, as he always has something new up his sleeve. So here is your opportunity to get some of this original stuff. Don't miss it. Absorb as much of it as you can as there is only one Gordon. Don't wait until it will be hard to get as in Madarasz case, but get busy now.

Next month, I will present some more of Mr. Gordon's alphabets, cards and price tickets.

I WILL WRITE YOUR NAME
on one dozen cards for 20c per dozen, artistic or business style. Send for a sample card.
J. S. McLEAN
CROWNPOINT, N. MEX.

Mr. O. J. Browning, the wholesome personality shown in the above photograph, heads the commercial department in the Newton, Inwa, High School and supervises writing in the grades. He was born in Illinois and while there evolved to a full fledged country school teacher. He qualified for commercial teaching in Austin College, Effingham, Ill., and later on completed work in shorthand in the National Business College of Quincy, Ill. He has received instruction in penmanship from such well known penmen as Siple, T. Courtney, Mikesell, Behrensmeyer, and Latham. Recently he attended the Zanerian.

Mr. Browning is happily married and is a many sided man, knowing quite as much about agriculture and nature as bookkeeping and penmanship. If any man can ride fifty or a hundred miles through the country and see more than Mr. Browning he must indeed be a full fledged naturalist

Mr. Browning, as his picture shows, is a well rounded, thoroughly grounded, full fledged, good fellow socially, physically, mentally and professionally. He is just the kind of a person you will do well some time to meet.

CIVIL SERVICE

Courses for Gov't. Exams. Unexcelled preparation for City Carriers, P. O. Clerks, Railway Mail Clerks, Rural Carriers, Department Clerks, Fourth Class Postmasters and many others. Many of our students receive as high as 99.50% in the Gov t Exam. Special half price offer for limited time. Sample lesson, large illustrated catalog and full particulars FREE. Address,
CIVIL SERVICE CORRESPONDENCE SCHOOL,
TRENTON, N. J.

ABCDEFGHIJLMNOPQRSTUVWXYZ&
the quick brown fox jumped over the lazy dogs
1234567890 $ GORDON 1234567890 ¢$—

ABCDEFGHIJKLMNOPQRSTUVWXYZ
the quick brown fox jumped over the lazy dogs
ABCDEFGHIJKLMNOPQRSTUWXYZ
pack my box with five dozen liquor jugs. Gordon

SUPERVISORS

Miss Alwilda M, Lutz of Lafayette, Ind,, spent the past two years in the Zanerian College at Columbus, Ohio, and in the Art Institute of Chicago, Ill. She has now been appointed supervisor of writing and drawing in the Noblesville, Indiana, public schools. Miss Lutz is a young woman destined to success as a teacher, and she comes by it rightfully, as her father is a successful teacher of many years in Lafayette.

Mr. Ashton E. Smith, who has been teaching commercial subjects part time in the Wilkes-Barre, Pa., High School, and part of the day supervising writing in the grades, is the new Supervisor of Writing in Scranton, Pa We feel sure he will prove to be the "man of the hour," in the matter of inspiration and instruction to both teachers and pupils. Mr. Smith has had several years of successful experience, and he is a close student as well as a progressive practitioner.

Mr. C. D. Abbey, who spent the past year in the Zanerian College, now has charge of the penmanship in the Jamestown, N. Y., Business College.

Miss Minnie Kinney, of Big Rapids, Mich., is now Supervisor of Writing at East Chicago, Ind. Miss Kinney is well qualified by nature experience, and training to fill the position successfully and to place the work upon a high plane.

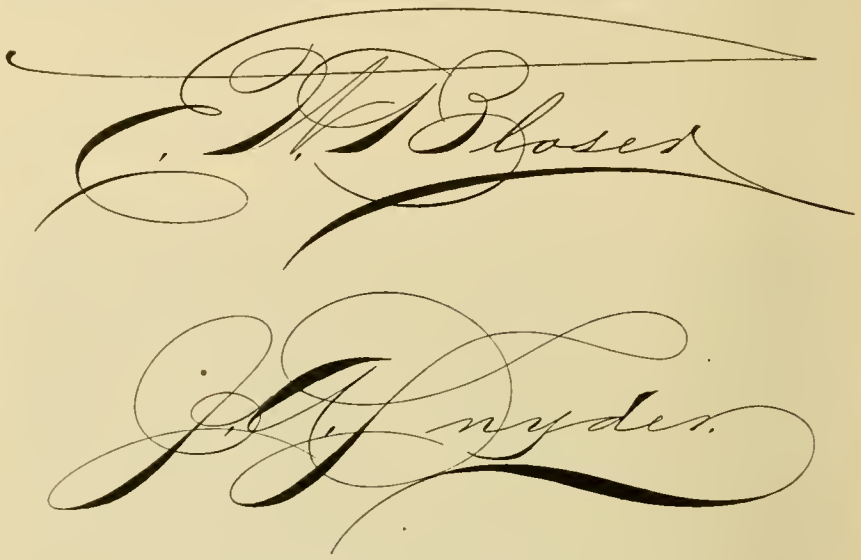
Miss Pearl Stewart, Supervisor of Writing, Manistee, Mich., sailed from New York on June 16th on the "Vaterland" to visit Germany, Italy, Switzerland, The Netherlands, France and England, returning via "St. Lawrence" August 21st. Miss Stewart is therefore investing wisely her vacation months. She is one of our most successful supervisors of writing.

Mrs. Rachel B. Wood, last year in Porto Rico, will this year supervise writing and drawing in the Olean, N. Y., Public Schools. Mrs. Wood is a dynamo of energy and efficiency, and will, we feel sure, more than make good in her work in Olean. And, too, we feel sure she will like that little city as a place in which to live.

D. C. Beighey, last year with the Elyria, Ohio, Business College, is now a teacher in Duff's College of Pittsburg. Mr. Beighey is a fine young man and goes from a good school to a good but somewhat larger school.

Mr. O. G. Martz, who for some years has been supervising the writing in the Ashtabula, Ohio, Public Schools, has been elected to take the place of Mr. T. C. Sawyier, at Norwood, O., who has gone to Pittsburgh, in one of the high schools there. Mr. Martz is a thorough gentleman of high ability in penmanship, who will we feel sure fill acceptably the very able shoes which Mr. Sawyier left behind him at Norwood.

Miss J. May Lynch of Crafton, Pa., who last year supervised writing in Hutchinson, Kans., resigned her position to accept the supervisorship of writing in Covington, Ky., Public Schools. Miss Lynch is a live wire. She is sure to make good wherever she goes.



By J. A. Stryker, Kearney, Nebr., State Normal School.

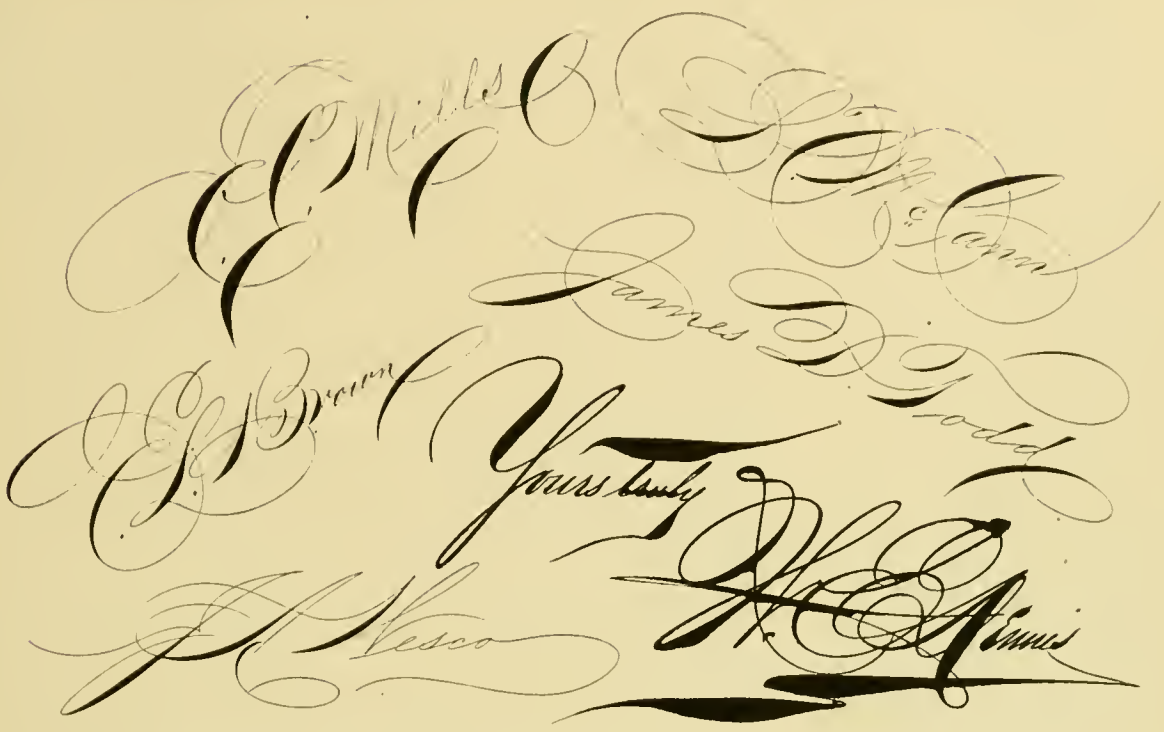
TO ALL INTERESTED IN PEMANSHIP

From the first of September until the first of December the Business Educator will give a fresh from the pen specimen of ornamental or business writing from the skillful pen of E. A. Lupfer to all persons sending in twenty-five or more subscriptions at one time.

Never before have we offered more in the way of fine lessons in penmanship, articles on commercial subjects, etc., etc. You know what the Business Educator has been in the past; let us all do our part to get others interested in it and incidentally get a fine specimen for your scrap book or to frame for your school room. Write for club rates today.

THE BUSINESS EDUCATOR

Zaner & Bloser, Publishers · COLUMBUS, OHIO



A page of skillful signatures from expert penmen, collected and contributed by Mr. Fred Berkman, Pittsburgh, Pa.

A penmanship class of 380 pupils in the Grand Rapids, Wis., High School, Miss Adelaide T. Snow, Supervisor of Writing.

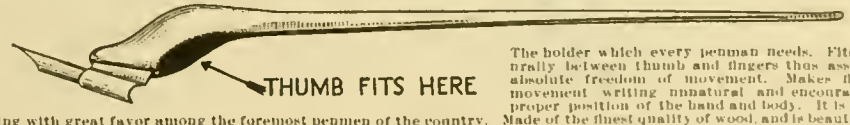
Practice Paper 37c. a Ream (500 SHEETS)

THE FAUST SPECIAL RULED

Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

C. A. FAUST, 1024 North Robey St., Chicago.

THE GMEINER OBLIQUE PEN-HOLDER



The holder which every penman needs. Fits naturally between thumb and fingers thus assuring absolute freedom of movement. Makes finger movement writing unnatural and encourages a proper position of the hand and body. It is meeting with great favor among the foremost penmen of the country. Made of the finest quality of wood, and is beautifully and substantially finished. Price in seven or ten inch lengths, $1.00. AGENTS WANTED. Write for particulars.

A. J. GMEINER 30 ASYLUM STREET HARTFORD, CONN.

Publishers and Advertisers will thank you for mentioning The Business Educator.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

Thoughtlets

Emulate the canned fruit; when it gets sour it commences to work.

Success is a greased pole, but you can climb it if you have plenty of sand.

So live that when you die, many more than your creditors will miss you.

Keep on trusting in God, but in the meantime keep on trusting in yourself.

Time is very precious, as shown by the interest you pay on a large sized note.

The seasons come and go, and yet, thou hast all seasons for thine own, O, Debt.

No, lovie, you don't have to get a building permit in order to erect an air castle.

The one who expresses a desire to die for his country, usually prefers to die of old age.

A word to the wise is sufficient, Never mind the otherwise. Words are lost on them.

The hen does a more dependable business than the poet. Money can always be secured from her lays.

It is not the mistake you made, but the mistake you repeated that proclaims your weakness.

There are some who have such a polished education that they are positively slippery.

To the scholastic degrees of A. B., A. M., and L. L. D. the unsentimental world often adds N.G.

Will the finely fitted up aeroplane of the future be called an air castle?

Some men who boast that they worked their way up, do not explain that they did it by working their fellow men.

Because some men connot live within their means they try to live by means of their meanness.

Young man, be careful. With a cigarette in your pocket you are carrying a concealed weapon.

Be careful of what you say in a cornfield, for corn has ears and is easily shocked.

For an attack of blues take a dose of hope, well mixed with grit.

Your health is largely in your own hands—with plenty of soap on them.

There are some who boast of following Christ, but who follow Him so far in the rear that it requires a long distance telephone to communicate with Him.

Poverty is inconvenient, but worse than that, it is unfashionable.

It is said that money talks. Is this symbolized by our placing the head of a woman on the silver dollar? Or does it denote the difficulty of getting a head of a woman?

A good name is more to be valued than United States bonds, but not so easy to raise money on at the bank.

Do not concern yourself so much about what you descended from as to what you are going to ascend to.

What Are You Kicking About?

You say you have lost lots of money
And your plans for big gain petered out.
But you still have the chance to do better.
So what are you kicking about?

You say that the high cost of living
Will ruin you yet, without doubt.
But you can eat less with advantage,
So what are you kicking about?

You say that when runoing for nffice
The votes your friends pledged petered out.
But you missed twenty-five million worries,
So what are you kicking about?

You say that the world's full of rascals
Who put honest efforts to route.
But *you* need not make them your pattern,
So what are you kicking about?

Practical and Classical.

LOS ANGELES, CAL., March 1, 1914.
Mr. C. P. Zaner, Columbus, Ohio.
My dear Zaner:

Your revised edition of "Arm Movement Writing" (Price 25c) is just received. I believe it to be the best text on penmanship ever published.

The writing is practical from a commercial point of view, and classical from a professional view-point.

It should be possessed by every grammar school pupil, and every high school pupil taking penmanship, as well as every business college pupil.

In the hands of the pupil or the unskilled teacher of writing, it is an instructor of the greatest skill, and to the professional penman, it is supreme authority.

Most sincerely yours,
R. E. WIATT.
Prin. Com. Dept.,
Lincoln High School.

Short Cut to Plain Writing

Is destined to put a new tack in the pedagogy of writing. It may supplant formal drill on the part of teaching adults. Anyhow it is a short cut to improved individual writing through the means of elimination and substitution instead of destruction and drill. It is constructive rather than revolutionary, and reformative rather than reactionary. It is based upon the idea that it is better to improve the quality of writing than to change the style; that most writing is poor on the part of a few letters only and that it is better to improve the few poor ones than to change the good ones. Of course it is a book for busy adults rather than for children; neither is it intended for people who are "sot" in their theories, but rather for growing, going, ambitious, progressive people. Price 25 Cents.

ZANER & BLOSER CO. Columbus, Ohio

DESIGNING and ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Send self addressed postal for criticism, and stamps for return of specimens.

DESIGNING AND ENGROSSING

Illuminating. This class of work is very fascinating and the modern engrosser must meet the demand for illuminated memorial resolutions, testimonials, etc. The custom of illuminating lettering is an ancient one, but the act has been revived late years, and some very beautiful and pleasing missal work has been produced by the experienced colorists and designers of today. Some of the ancient illuminated manuscripts are fantastic in design and color, therefore interesting as relics or curiosities, but not very useful as models for imitation. As a rule, however, beautiful color harmony, graceful scroll work and accurate lettering are the characteristic features of those ancient examples of the illuminator's art.

An apitude for the work and a willingness to labor is necessary to achieve the best results.

The original of cut shown herewith is 10x14, outside measurement. Size of space containing lettering 6¾x11. The initial "W" and scroll work must be drawn in first. It is better to make an accurate sketch on a sheet of paper then transfer to bristol board or sheepskin by the the usual process. If sheepskin is used simply lay it over the sketch, and owing to its transparency, the sketch will show through. After design is transferred to the bristol board, finish in detail, then outline scroll work with a coarse pen. When this is done remove all pencil lines and the next step will be to color.

Colors used, shades of green and red. Initial "W" red outlined in black on gold ground. Remaining letters of word, green, outlined with black. Mix Hooker's Green No. 2 with Prussian blue adding Chinese white to give solidity to the color. Fill brush, and starting under initial "W" work the color downward, carefully outlining the scroll work which is left white for the present. Aim for evenness of tone, and this part of your work will test your skill. Unless you can get an even tone your work is a failure, but don't dispair. If your first tone appears a little uneven and muddy, wait until it is perfectly dry then go over the same surface again with another wash, mixing the color with considerable body in order to cover the first wash thoroughly. Thin the color a little for the lighter tones in the border. Color scroll work next. Use Crimson lake with a few touches of Vermilion, and Chinese white. As the scroll must appear much lighter than the ground, the color should not be used too thick. Flow on this color freely, aiming for a light uniform and transparent tone. The darker tones were made with the same color with more body. If you have labored faithfully up to this point, you are ready to give your work strength and character by outlining scroll work with a No. 4 Soennecken pen and India ink. For the initial "W" use red mixed thick. Water color gold was used for background. The lines and dots were added after the gold was prefectly dry.

The lettering in center should be blocked in to obtain approximate space it will occupy. The style of letter is similar to Church Text. Write with a No. 3 Soennecken pen aiming for uniform size and spacing.

This lesson is, of course, for advanced students in pen art.

The design has lost much of its pleasing effect in engraving, and we only regret you cannot all see the design in full color, as this is the only way it can be fully appreciated. We trust you may derive some benefit by following this lesson carefully, and if we can help you by further suggestions don't fail to advise us of the fact.

Most Unique

ELLWOOD CITY, PENNA.,
April 30, 1914.

Dear Mr. Zaner:

I think your book, "Short Cut to Plain Writing," is the most unique and practical penmanship work I have ever seen. It fills the need felt whenever some person asks me, "How can I improve my writing? I don't care to become a fancy penman, but I should like to learn to write so that it would be easily readable." The only texts we have had for such persons are those intended for students in business colleges, which insist on long practice on "movement exercises,and proceed on the theory that the writing of the learner is wholly bad, and must be made worse before it can be made better. Under these circumstances, it is little wonder that few persons outside of business colleges and High Schools make any effort to improve their writing,

You should sell a copy to every writing teacher in the United States and Canada; and to a majority of the teachers in the High Schools and colleges of the same area. If all the men and women in this country who are required to write much, and who write poorly, knew what help the book could give them, you would sell half a million copies within a year.

Yours sincerely,
ARTHUR G. SKEELES.

Lettering and scroll work by H. S. Blanchard—script by E. S. Lawyer—both of the Coast College of Lettering, Los Angeles, Calif.

By A. H. Hinman, executed probably Worcester, Mass., two decades ago.

WAITING

Serene, I fold my hands and wait,
Nor care for wind nor tide nor sea;
I row no more 'gainst time or fate,
For, lo! my own shall come to me.

I stay my haste, I make delays:
For what awaits this eager pace?
I stand amid the eternal ways,
And what is mine shall know my face.

Asleep, awake, by night or day,
The friends I seek are seeking me;
No wind can drive my bark astray,
Nor change the tide of destiny.

What matter if I stand alone?
I wait with joy for the coming years;
My heart shall reap where it has sown,
And garner up the fruits of tears.

The waters know their own, and draw
The brook that springs in yonder heights;
So flows the good with equal law
Unto the soul of pure delights.

The stars come nightly to the sky,
The tidal wave unto the sea:
Nor time, nor space, nor deep, nor high,
Can keep my own away from me.

JOHN BURROUGHS

BOOK REVIEWS

Isaac Pitman Shorthand Dictionary, Centenary Edition, 372 pages, cloth bound, superbly engraved and printed, Isaac Pitman & Sons, 2 West 45th St. New York City, N. Y., Price. $1.50, is the title and brief description of an invaluable volume to all Isaac Pitman Shorthand Writers. The present edition is entirely new with a number of additions, making it valuable alike to old and new users.

"Studies in Pen Art," by W. E. Dennis, Published by the A. N. Palmer Co., New York, is the title of a half morocco, 95-page book, dedicated to the "Queen of Arts" comprising a series of plates with brief instructions devoted to lettering, penmanship, flourishing, and engrossing. Mr. Dennis is one of the most versatile penmen in unconventional script, and one of the most masterful flourishers and engrossers our profession has ever seen, and in this book are to be found examples of his genius and skill. No lover of the masterful, the skillful and the artistic in penmanship, in flourishing and in engrossing can afford to be without this volume. Price $2.00. Alphabets, signatures; Resolutions; Flourished Stags, Birds and Swans; Designs; etc., grace with profusion the pages.

"The Great Fictions Which Are Ruining Mankind," by Charles Elihu Slocum, M. D., Ph. D., L. L. D. 8vo. Price $2.00 net. Carriage 18 cents. This book is given to the discussion of several live questions of the day, all of which are of vital import to mankind. The themes are dwelt upon in dual, lines, the first line being in the usual spelling, and the next line repeats the words in full phonetic arrangement of the letters, a letter for each sound and only one sound for each letter. The attention is thus held to fix the sentiments advanced in a way that is at once attractive, engaging and enlightening.

The volume is handsomely bound and specially valuable to all who are interested in phonetic spelling.

All persons should unite to make such conditions real for the proper advancement of Christianity and civilization, all being necessary for the preservation of the Nation."

Thirty-three letters, one for each sound, are given instead of the usual number of twenty-six. It's a good book to help one to compare the two methods of spelling and to get used to the phonetic.

The Slocum Publishing Company, Toledo, O.

"The Business Letter," by Ion E. Dwyer, Principal of the commercial department, Hope St., High School, Providence, R. I., formerly professor of commerce in Robert College, Constantinople, price $1.00, net, is the title of a well bound and printed volume of 178 pages. The book impresses us very favorably. We have known the author for some years and have formed a very favorable impression of him. The purpose of the book is to develop in the student the ability to write a letter in conformity to present day needs, which are distant from the needs of a decade or a quarter-century ago. After the mechanical construction and arrangement of the letter has been well covered, various kinds of letters are then taken up and handled with ability born of experience observation and teaching.

Houghton Mifflin Co., Boston, New York, Chicago.

Among announcements of important book adoptions the Modern Arithmetic Series for the grades has been adopted by the States of Tennessee, Kentucky and Oklahoma. These books are published by Lyon & Carnahan, Chicago. The authors are Henry C. Cox, A. M., District Supt. Public Schools, Chicago; Geo. A. Tallant, A. B., and Frederick H. Umholtz, Ph. M. In view of the fact that the series has been completed less than half a year, this is quite a record, perhaps never before equalled by any arithmetics.

SPECIMENS

From Mr. P. E. Escalon, formerly of San Salvador and now of San Francisco, we received not long since some wonderfully Madarasz-like specimens of ornate penmanship. Mr. Escalon is a devoted student of the master, Madarasz, and is getting to be a very successful practitioner of that unique style.

John L. Kelly Supervisor of Writing and Drawing, Brookville, Pa., is securing splendid results as shown by specimens recently received which indicate uniformly good results in all grades.

July 8, 1914.

The Question and Answer department of your journal is worth more than the subscription price, to say nothing of the many inspirational articles on public school writing and eaching by your editor.

R. H. WADE, Lamar, Colo.

The Zaner Method Penholder is the best holder for the money we have ever seen or used.

J. T. THOMPSON,
Steubenville, Ohio.
Steubenville Business College.

WHAT GIVES IT THE PUNCH?

What gives a text-book the **punch**? **Ideas, clearness,** and **interest.**

Authors and thinkers vie with each other in forcibly expressing the importance of **ideas.** From Garfield's, "Ideas are the great warriors of the world," to Bishop Vincent's, "There is more dynamite in an idea than in many bombs," the controlling thought in the expression of the writer's idea of ideas is,—Ideas have punch. Our text-books are replete with ideas.

Clearness of expression is, of course, essential, so that the student not only can understand, but so that he cannot misunderstand; or as Quintillian has it, "He not only may understand, but he must understand." Our books have all been rigidly squared with that principle.

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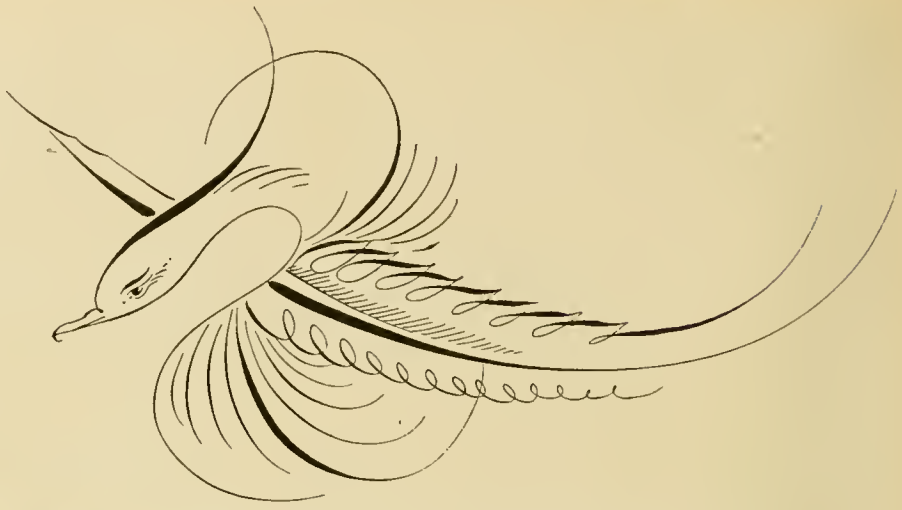

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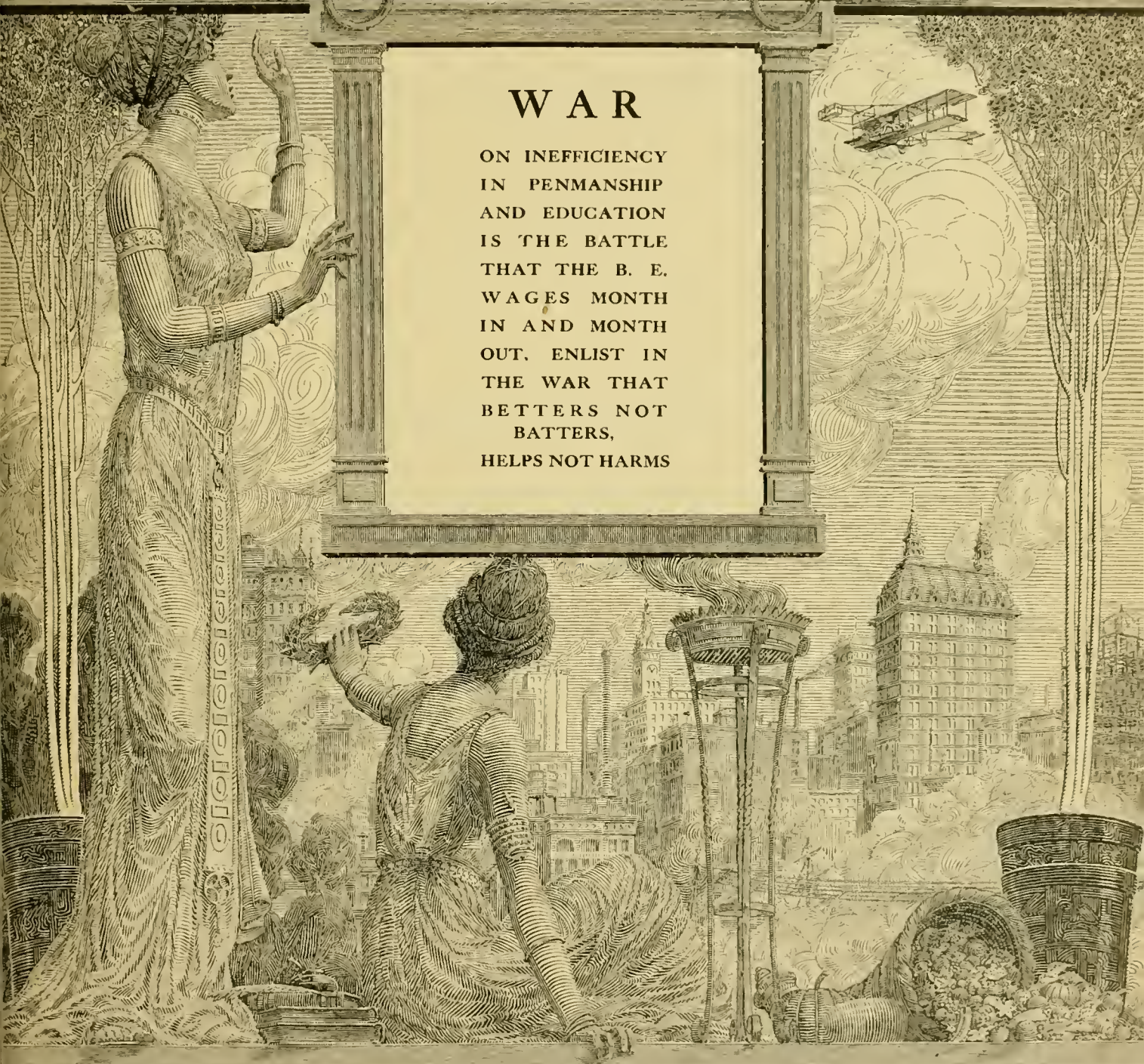

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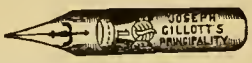

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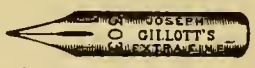

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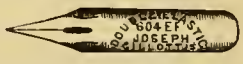

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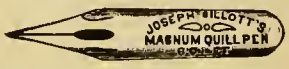

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One of the strong tendencies of the day in educational circles is the keen judgment school officials are displaying in the matter of commercial subjects and particularly in shorthand. The very great importance of these subjects and the demand for them in the curriculum have stimulated a study that is producing excellent results. Along with this study they are also making an analysis of the teaching problem—and this is affecting materially the status of many teachers who refuse to keep up with the procession in the educational forward movement.

It is becoming quite generally recognized by superintendents of public schools, principals of high schools, and managers of commercial schools, that when a teacher exhibits prejudice against a system that has been so uniformly successful as Gregg Shorthand, he or she is displaying a narrowness that is not conducive to the best interests of the young people who are studying the subject.

It is a very common thing for a superintendent or a school manager to say that he recognizes that the shorthand teacher is getting fossilized and that a change must be made, at which time Gregg Shorthand will be adopted. This is usually accompanied by an expression of regret at the attitude of the teacher, or a request that we continue to urge upon the present teacher the wisdom of studying Gregg Shorthand.

When one thinks of the great saving of time and effort to the teacher as well as to the students that the adoption of Gregg Shorthand would effect, it is hard to understand why some teachers cling to the old-time systems. They are generally ready to admit that Gregg Shorthand can be acquired in much less time and can be read with greater ease, and they admit, too, that it has demonstrated its great speed possibilities in every way.

But, having said all this, they decline to consider a change to the system. It is simply an illustration of the force of habit. If they would only make a *start*, they would find the study of Gregg Shorthand a source of delight, and, as all Gregg teachers know, it would vastly increase the interest taken in the study by the students on account of the absence of the discouraging features that are always present where the old systems are used.

Teachers who are really wide-awake are seeing the trend of events and are making Gregg Shorthand their ally. More than 400 schools adopted the system last year, which swells the number of schools teaching it to 53% of the entire number of high schools in which shorthand is taught, and at least 65% of the private schools.

Let us help you mobilize your forces for the greatest possible effectiveness. Any teacher can secure free tuition in our correspondence course by simply writing us.

THE GREGG PUBLISHING COMPANY

NEW YORK CHICAGO SAN FRANCISCO

RESULTS NOT CLAIMS

ANOTHER TRIUMPH FOR ISAAC PITMAN SHORTHAND

At the International Shorthand Speed Contest, Atlantic City, N. J., August 26, 1914, under the auspices of the National Shorthand Reporters' Association, Mr. Nathan Behrin, an Isaac Pitman writer, won the Gold Medal—the highest award—in the 280-word per minute test, with 98.6 per cent. of accuracy. In the three tests of 280, 220, and 200 words, Mr. Behrin's average percentage of accuracy was 97.70 per cent., a record that **has never been equalled.**

None but **Pitmanic** shorthand writers qualified in the above tests.

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More World Records by "Balanced Hand" Typists

At the New England Business Exhibition, Boston, 2d April, more World's Records for Speed and Accuracy were broken by students of CHARLES E. SMITH'S

Practical Course in Touch Typewriting

Miss Bessie Friedman broke the World's Amateur Record by writing 127 words net a minute for half an hour.

Miss Margaret B. Owen, the World's Champion Typist, won first prize and the Professional Championship, writing 124 words net a minute for one hour.

Miss Sarah Rosenberg broke the World's Accuracy Record by writing 85 words net a minute for fifteen minutes, and for twenty-seven minutes *without a single error, an Accuracy Record which has never been equalled.* For thirty minutes she wrote with but one error.

All three champions are Balanced Hand Typists. Both Miss Friedman and Miss Rosenberg learned touch typewriting from "A PRACTICAL COURSE." Miss Owen recommends it as "the best typewriting text-book for those who wish to become rapid, accurate touch typists." Judged by results—the only true test — this is easily the most successful typewriter text-book published.

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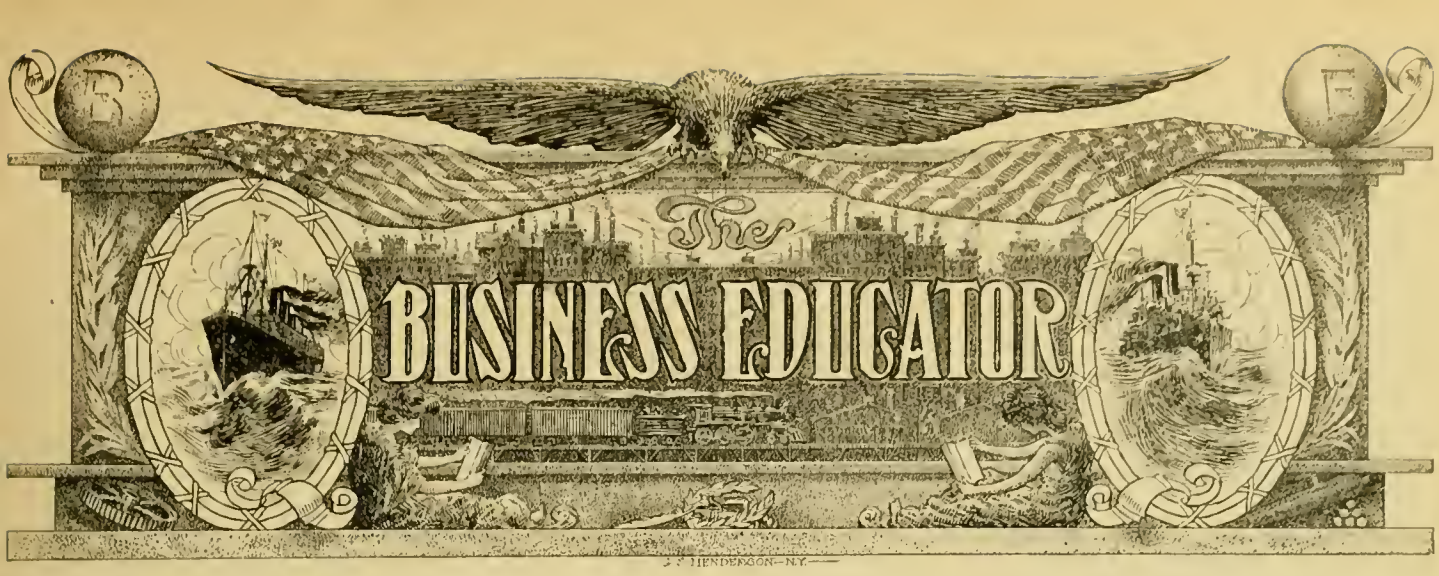

VOLUME XX COLUMBUS, O., OCT., 1914 NUMBER II

THE BUSINESS EDUCATOR

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C. P. ZANER, - - - - - - Editor
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Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 48 pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

EUROPEAN WAR—AMERICAN OPPORTUNITY.

At this writing, the 22nd of September, it is difficult to prognosticate to what extent the deplorable condition in Europe will affect the prosperity of this country. It seems fair to assume that no matter if things do go from bad to worse over there that our schools will be affected later than other lines of human endeavor; commerce and industry will feel it first, and last and least, let us hope, the schools. Inasmuch as taxes are collected during bad times as well as good, the public school phase of education will be affected last; private commercial schools will feel the effects before the public schools, and the more severely, but let us hope before the private school is affected seriously, the war may terminate.

In spite of the disturbance in continental Europe, and in a minor way in the far East, the outlook is excellent for commercial education in this country. We have never seen the time when commercially trained students who know something of Latin and Spanish will be so much in demand as in the near future, for the opening up of the avenues of trade with South America is already well under way. In this particular America sees her opportunity, and to what extent she will seize it remains to be seen. Commercial schools will doubtless be quick to grasp the opportunity and to provide the necessary courses of instruction to meet this foreign expansion of American commerce.

Let us hope that the hell they are experiencing in Europe may be confined there; that it may soon exhaust itself; that the autocratic crowned heads of Europe will lose their unmerited authority; that the wealth they have never earned may be confiscated to help pay the damage they are doing; that democracy may become a world power; that arbitration may become the instrument of world peace; that America may continue to lead in "watchful waiting"; that our good offers of mediation may be accepted before the present devastation shall continue until all Europe is impoverished; that our prosperity may not merely continue, but that it may be such that we may help our less fortunate fellows across the seas

THIS FALL, more than ever before, Business Colleges are putting the BUSINESS EDUCATOR on the list of supplies for students. As a monthly stimulant and inspiration, the B. E. adds and aids wonderfully in maintaining the interest generated by the regular teacher. Then, too, as a supplementary text, the B. E. is about as perfect as if it were published exclusively for that purpose. **ARE YOU** making the most of it in your classes. The way to do that is to see that all are supplied, and then to assign work from it for practice.

The Cragin stories have a fine ambition-stirring effect upon hopeful young people who need encouragement and suggestion outside of the school room itself. No romance is more entrancing and no history more illuminating than the Big Ditch series now running.

Penmanship Questions and Answers

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

In the transition during the past forty years, what of good in method and practice in writing has been gained and what has been lost?

Mr. H. W. Flickinger, Glenolden, Pa., please answer.

How long should a grade student dwell on the elementary exercises, such as the reverse oval or the straight line push and pull, before going on to letter forms, words and sentences? And should these be practiced a few minutes each practice hour before taking up the others?—W. H. Sharp.

H. L. Darner, Pittsburg, please answer.

Can the Arm Movement be used and is it practical in work where heavy pressure is necessary to produce three or four carbon copies?—W. H. Sharp.

E. W. Miller, Ontario, Calif., please answer.

With a view to entering the profession of a commercial school instructor, and subsequently a proprietor, it is argued that by introducing the business course into their curriculum the high schools are fast superseding commercial schools. To what extent is this true?—W. H. Sharp.

E. E. Gaylord, Beverly, Mass., please answer.

In a room where there are two grades and each grade is supplied with a book of copies, what is the best plan for handling such material and pupils when but one fifteen-minute period a day can be given to writing?—D. E. Y.

A grade teacher at one time suggested the following which seems to be the most rational solution we have ever heard. Supposing it to be a combination of the 4th and 5th grade pupils in the 4th and 5th grade books, the plan suggested is for the 4th grade pupils to use their books one day and the 5th grade pupils to use their books the next day, the teacher putting the 4th grade copy on the board when the 4th grade pupils are using their books, and the 5th grade copy when the 5th grade pupils are using their books. When the 4th grade pupils are working in their books or from the copies in their books, the 5th grade pupils should practice from the copies on the board; and when the 5th grade pupils are working in or from their books, the 4th grade pupils should practice from the work on the board. In that way the teacher needs to conduct but one lesson a day and the pupils rely every other day upon the board for their copy. There is not enough difference between the A and B classes of a given grade or between two grades in the same room to justify two lessons in writing, except when the first and second grades are found in one room. In that case, one needs to be given more advanced work, at least part of the time, than the other.—C. P. Z.

A Question and An Opinion Concerning Pens

Since we give beginners a large pencil, why not give second or third graders a large pen? It seems to me that a pen with a point like the Zanerian Business Pen, and a similar action, but much shorter, would be better for the first year of pen work than anything I have seen used. I find that the trouble with pupils when first beginning to use the pen is that they bear down too hard. Wouldn't a coarse pen, so stiff that the points are not easily spread, be better than a small, fine, flexible pen?

Being of this opinion, I am

Yours very truly,
ARTHUR G. SKEELES.

From too fine and delicate pens in the nineteenth century a change to too coarse and stiff was made the beginning of the twentieth century. As a consequence many children ride the pen as heavily and grip it as tightly as a pencil. The writer is of the opinion that a medium pointed pen with medium flexibility is best, both for the writer and the learner. If the pen has some flexibility it will show both the pupil and the teacher when it is being ridden. —C. P. Z.

Why is there a loop at the base line in the capital Z and an angle at the base of the small z?

The main reason why the capital Z is looped in the middle is that the down stroke is curved and that it can therefore be looped with less stoppage of motion than where an angle is used. However, for business writing of a small nature, there is no objection to an angle at the base of the Z. The small z, however, should have an angle instead of a loop, because the top part is the same as the small letter n, and it is easier to keep the cross of the loop up near the base line by the use of an angle than by the employment of a loop.—[Ed.]

Do first grade pupils need copies as much as older pupils?

Yes, for the reason that first impressions are important and lasting. Yes, because children can judge distance less well than adults and therefore their percepts from the board vary more than with adults. The older the pupil the more he can make allowance for distance. The human mind has back of it a judgment that the camera does not possess. Then too, the child who looks at the board obliquely sees the copy less slanting and less wide than it is in reality. First year pupils should therefore be supplied with copies for nearby study and imitation.—[Ed.]

Is there value to a Supervisor in visiting other classes than those devoted to the writing period?

The new Supervisor has enough to do planning the work for the writing lesson, training the teachers, and observing the work done during the writing hour without going into other classes After the work is well organized for the writing period, there comes a time when there is nothing more profitable than for the Supervisor to see how children are sitting and moving outside of the writing lesson in carrying on the necessary written work in other subjects. He will discover many teachers who are oblivious and neglectful of position and movement outside of the writing lesson. He will discover that many teachers apparently are unable to do but one thing at a time, whereas a good teacher is able to do one specific thing and many other related things at one time.—[Ed.]

Are there, or have there been, women who have been very expert in ornamental writing, roundhand, lettering, engrossing and flourishing?

Yes, there have been and there are today women doing very high grade work in all of these departments; but we know of none in any department doing quite as fine work as some few men are doing. We should be glad to hear from others on this point.—[Ed.]

What are the three S's of penmanship?

Size, Slant and Spacing are known as the three S's of penmanship. Uniformity in *Size* of minimum letters, uniformity of *Slant* of extended letters, and uniformity of *Spacing* between letters are the fundamentals of goodness in writing.—[Ed.]

I WANT TO KNOW.

What method is best and which one is most generally used in Public Schools. That of covering all capitals and small letters each year in the 3d, 4th and 5th grades, or working on as much each year as can be well prepared completing it sometime during the 5th grade. Giving a good review during the 6th and 7th grades. Finishing with a rapid review of all work in the 8th grade.

Your friend.
249 N. Grant St. *G. A. RACE,*

The method most generally used in the Public Schools has been that wherein all capitals and small letters were given each year. Many give only half of the letters in the fifth year, giving the other half with review the sixth, also giving only the small letters the first year. It seems one might as well give everything in arithmetic each year as to give everything in writing each year, for giving a special drill in all the letters each year is much the same as attempting to give everything in arithmetic each year.

PENMANSHIP EXAMINATION

Questions Propounded to Supervisors in Pennsylvania

On August 20 examinations in Penmanship were given in a number of cities in Pennsylvania, under the direction of the State Department of Public Instruction, for State Certificates to teach that branch. Temporary certificates are first granted to successful applicants, good for one or three years. After holding a temporary certificate for three years and teaching that length of time, the teacher is eligible to take the examination for a Permanent State Certificate. All applicants must pass an examination in Pedagogy.

The questions in Penmanship are given below. Applicants for a temporary certificate were directed to answer the first six questions; applicants for a permanent certificate were to answer all.

1. Outline a series of exercises which you would give children so as to develop ease and skill in writing. State what exercise is for.

2. How many lateral movements has the letter S? Show drills used in teaching the making of the letter S. How would you count for the letter S?

3. How would you develop the capitals W, Q, P and N. Make 10 of each, and criticise them from the standpoint of form, size, etc.

4. How would you increase fluency in writing? What are the oval stem capitals?

5. Write a chain of 4 l's, and repeat a sufficient number of times to make 5 lines, to show uniformity of height, lateral reach, and space between them.

6. For specimen work, write the following:
Speak the work, and think the thought,
Quick 'tis as with lightning caught—
Over, under, lands and seas,
To the far antipodes.

7. Develop the first five lessons in writing for the first year pupils.

8. What constitutes good hand writing? How would you develop it?

Comment by the Editor.

The above introduction and questions were submitted by one who passed the examination. As such questions and examinations go this is not bad. The first question under No. 2 is questionable because of the fact that probably no one knows just how many "lateral movements" there are, the slant of the letter and the angle of the paper modifying the laterality of the movement.

On the whole the questions are *good* because they are impartial as concerns any particular system or method, and because they give a splendid opportunity to the applicant to show what he can do and to explain and illustrate his methods.

Too many questions are framed up by specialists to meet the needs or notions of their particular theory, method or system and to discover to what extent the applicant is familiar with them. This is the narrow view of an examination, and the unfair kind to the well rounded teacher.

The object of an examination should be to discover the pedagogy and practice of the applicant as concerns good teaching and good writing. Good pedagogy and practice soon grasps and masters the peculiarities and essentials of any rational and practical method and system. Special training in only one method or system frequently hinders the applicant from grasping essentials.

THE STENOGRAPHER AND THE PHONOGRAPHIC WORLD, PHILADELPHIA.

SIGNATURE DESIGN.

The Reflection of an Autograph By Mary H. Booth, Author of "Graphology."

You have a signature? Is it distinctive and clear, so written that the recipient can read without turning his eye to the printed name, or is it simply a combination of illegible angles and curves?

Few writers are aware that the autograph appended to the typewritten letters conveys more than the written name beyond guaranteeing the authenticity of the message; yet, the tracing of the signature without studied effort reveals not only his identity but salient points of character.

How? As the speaker looks into a multitude of faces he sees no two exactly alike, although counterparts in many respects; the flash of the eye, a twitch of the mouth, or the peculiar nose or chin stamp the individuality upon the face.

So with the handwriting. There are the general types, the combination and peculiarities which preclude any two being entirely similar, for as "the wise men say, there are no parallels in nature; that no one thing in the wide universe exactly matches any other one thing; that each cloud was different from every other cloud form; that no two leaves in form, color, or texture, lift the same faces to the sun on any of the million trees; that no wave on any beach curves and falls as any wave has curved and falleo before." (From F. Hopkinson Smith, in "Peter.")

Thus if your autograph is *individual*, without mechanical outline, clearly and legibly traced with angular form or kindly curves, you may be proud of it as a reflection of the quality it represents.

If, however, your autograph is so illegible as to test the vision and temper, then an analysis only will determine its component parts and secure a reflection of the tempermental impulse and moods of the writer.

If clearly and legibly traced with regular outline, then your correspondent may safely assume that a frank, open nature characterizes the writer.

Impulse, emotion, ardor and anger lend swiftness to the pen, inclining to rapid angular strokes, and unless a strong hand and will holds the brakes an illegible outline is the natural result, as seen in the handwriting of eminent men and women.

The diplomat who cleverly "conceals" his thoughts will naturally fail to make clear outlines with his pen, and the typewriter may well "supercede the pen" for such a writer, and the printers art reveal his identity to his correspondents.

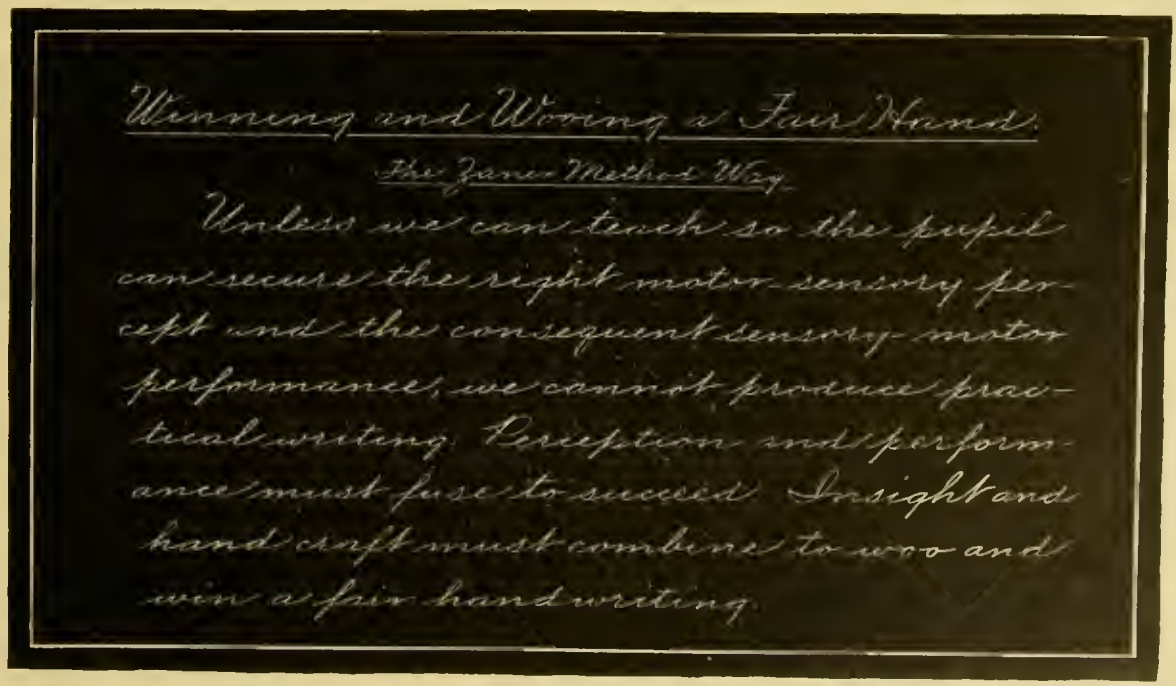
The autographs of our correspondents literally speak and lighten the pages with their reflective force to the observant and interested eye as seen through the magnifying glass.

Observe the rounded letters and large wide spreading autographs of the genial, generous and social youth, written with a prodigality of ink and paper.

The sloping autograph, whether of angular or rounded form, may be depended upon for devotion to principles and friends (if clearly and legibly traced with regular outline.) It also reflects the emotional and sympathetic nature whose judgment is influenced by the heart as well as the head.

The elaborate autograph has many interpretations according to its character. If the exaggerated movement is combined with pronounced slope, it may reflect the artistic, musical tastes as found in the handwriting of the majority of eminent musicians.

If it is simply a pretentious scrawl, with no stability or strength of outline, it is more likely to represent the vain egotist, and a careful analysis of the writing in its entirety will help to discover the hidden impulse.—Mount McGregor Wilton, N. Y.



Given as a specimen of the Editor's semi-simplified, semi-individual handwriting when thought is divided between contents and execution.

Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.

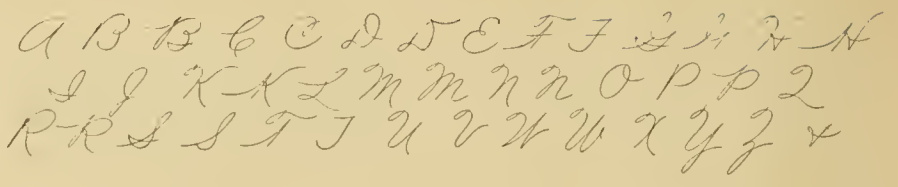


Plate No. 9—Go from the retraced-straight-line exercise to the oval without lifting the pen or hesitating in the motion. See how graceful you can make the oval of the capital "P." Notice that two styles are given, one is as good as the other, make the one you find to be easier. Watch carefully the finishing part of the capital "B". Keep the small oval in the center horizontal or tipped up at a right angle to the main slant.

Plate No. 10—You will no doubt find this style of capital "B" easier to make than the one given in Plate No. 9. Try to make the down stroke in the capital "R" appear to run through the small loop. Strive for excellence.

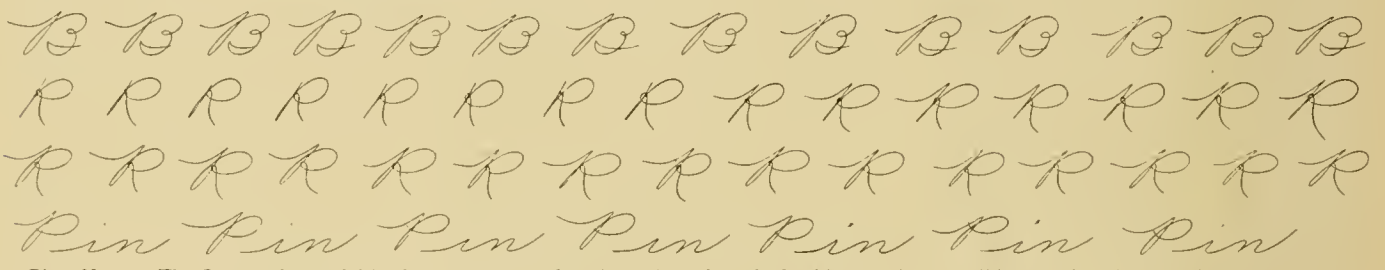


Plate No. 11—The first two lines of this plate is a review of work you have have had. Always close small letter "o" at the top. Practice connecting the small letter "o" in groups of five and in groups of ten. Write the word "moon" real rapidly.

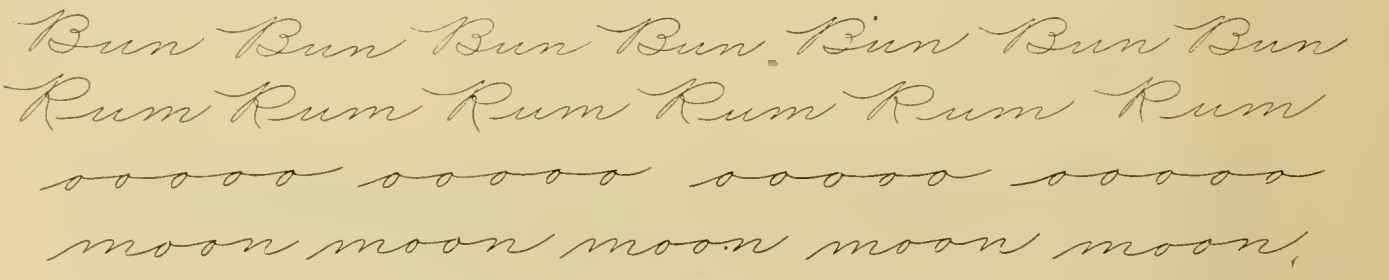


Plate No. 12—Spend condsiderable time on the first line in this plate Make it at a high rate of speed—as rapidly as you would make ovals the same size. Close every small letter "a" at the top. Be sure in making the small letter "c" that you get a good plain hook at the top.

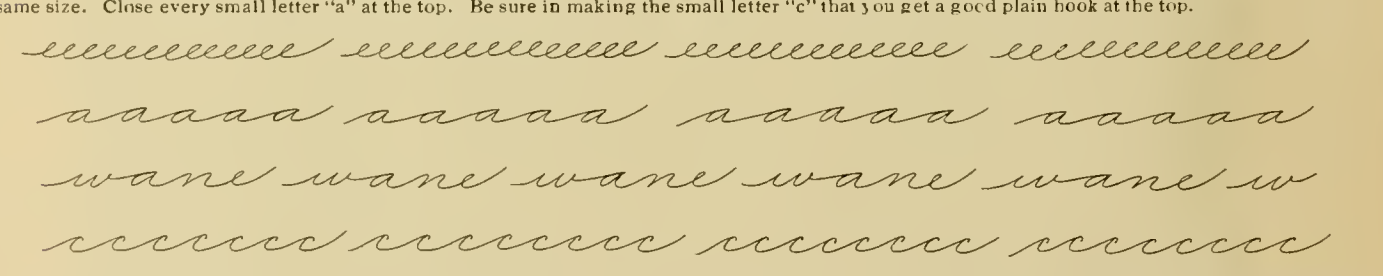


Plate No. 13—If you are weak in movement here is a plate that should be profitable to you, better than ovals and straight-line practice. Remember though, to keep a good rate of speed or these exercises will not benefit you in the least. Study carefully the fourth line. Very few persons make this principle well.

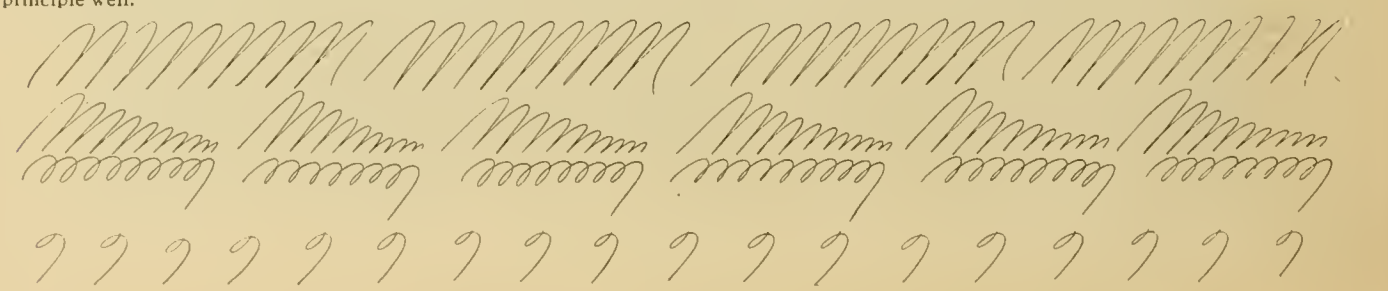


Plate No. 14—Watch carefully the beginning and ending strokes of the capitals "M and N". Notice that two styles of letters are given. Either one is good if made properly. Notice in the "M" that a stralght line drawn at a right angle to the main slant will touch all the tops.

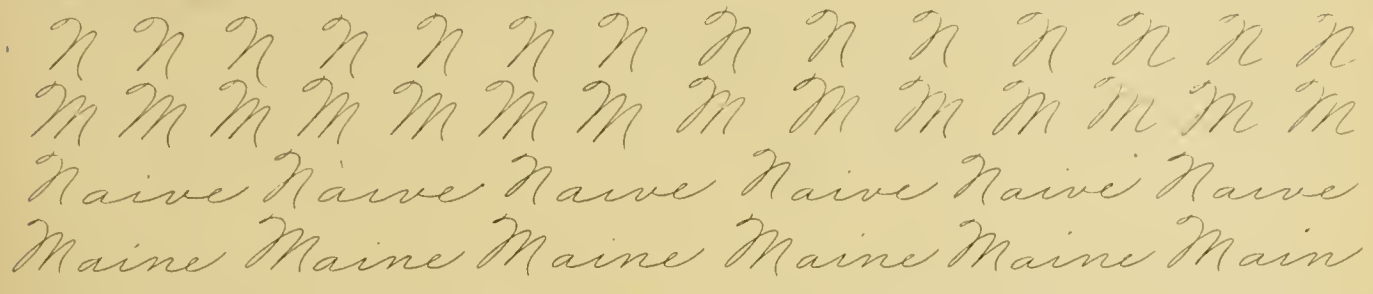


Plate No. 15—Make the first two lines at a high rate of speed. Make them as rapidly as you would make straight-line exercises because that is what they are, in a modified form. These copies were written as I am asking you to write them. If you will notice there are some strokes in the last part of the first line that appear rough. This was on account of the quality of the paper. Your pen will pick up loose material on the surface in the same way at times.

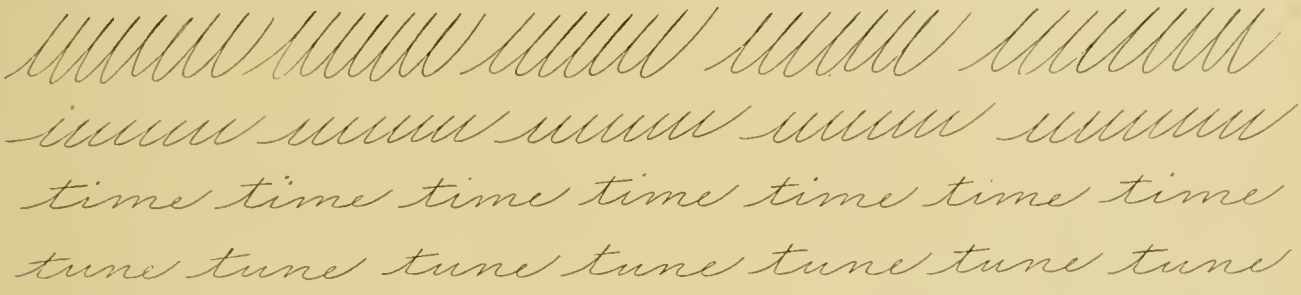
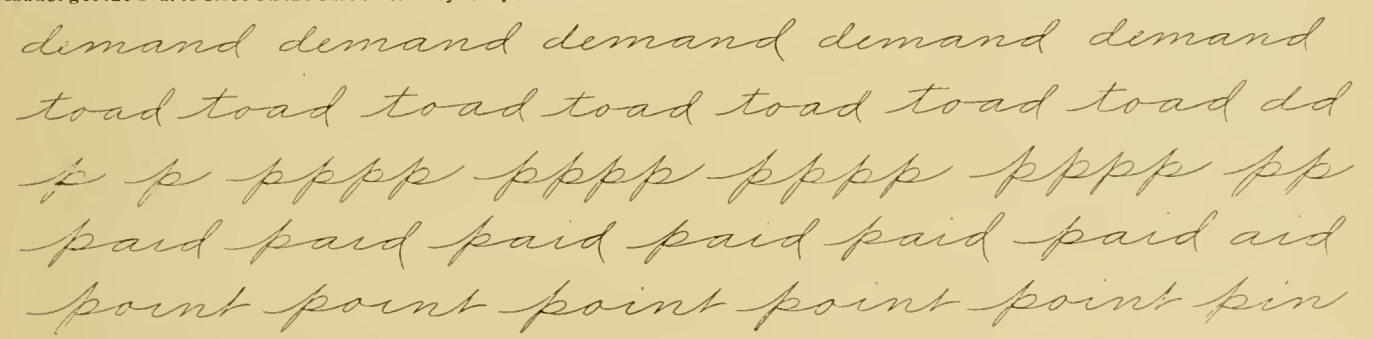
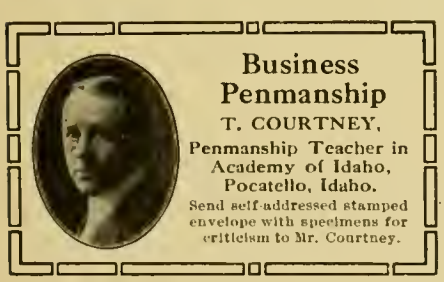


Plate No. 16—The small letter "d" is a combination of the small letters "a" and "t". Close the oval of the small letter "p" every time. See if you cannot get the oval to close on the base line. Try for speed and ease.



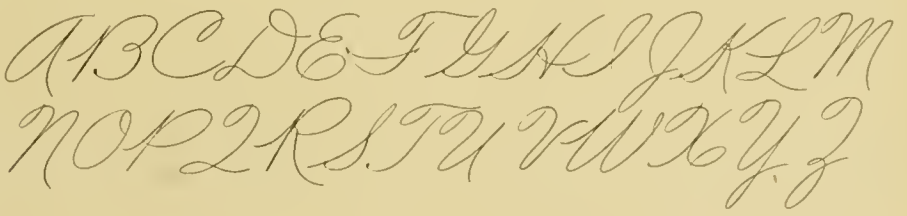


Business Penmanship

T. COURTNEY,

Penmanship Teacher in Academy of Idaho, Pocatello, Idaho.

Send self-addressed stamped envelope with specimens for criticism to Mr. Courtney.



Do You Read Instructions?

Have you been reading the instructions that accompany the copies? If not, you have missed the most important part of this course. My object has been to make the instructions quite explicit, so that you would have no difficulty in analyzing and criticising your own work. For, after all, you will make little progress until you have acquired concepts of letter forms sufficiently clear to enable you to be your own critic. You cannot *criticize* unless you *know*. You cannot know unless you read and weigh carefully every word. I find it very difficult to get sufficient application and attention from most students. There is much wasted effort in learning to write, owing to the fact that so much practice is misdirected.

MOVEMENT AND FORM

Freedom of movement and accuracy of form are antagonistic factors in the execution of writing. For, the more freely the arm is allowed to move the more difficult it becomes to control it, hence the greater is the tendency toward inaccuracy and lack of uniformity in the characters produced. Vice versa, the more the mind is applied toward the production of accurate letter-forms, the more apt are the writing movements to be stilted and restricted.

It follows, therefore, that writing for practical use should be as nearly accurate as is compatible with speed and ease of execution. Very accurate writing cannot be produced with freedom and speed, but by intelligent practice writing that is more nearly accurate than most persons imagine possible, can be and is produced with a free arm movement.

The method of procedure necessary to produce fairly accurate writing while employing a free and rapid arm movement, according to my understanding is as follows: First, such careful and thorough study and analysis of an accepted standard that a lasting mental image or ideal of each letter-form may be fixed thoroughly in the writer's mind—an image so clear that it will thoroughly and *permanently* replace the previous faulty image. Second, intense application of the will-power toward the imparting of the mental impulses upon the writing muscles while these muscles are acting rapidly. Few persons realize the potency of the human will-power, when exercised sufficiently to make it effective.

Do you grasp the meaning of the above? Read it several times. Keep a free movement, then grit your teeth and say, "*I will make my hand go where I want it to go.*"

In this issue of the BUSINESS EDUCATOR you will have a review of all of the capitals in my favorite styles. You will note also that the size of the copies has been reduced. This is in accordance with the clearly established principle, that the smaller the writing the more skill is required. As you progress in facility of movement you should reduce your writing until your minimum small letters are one-sixteenth of inch or less in height.

192 193

194

195 Turner Turner Turner Turn

Copies No. 192 and No. 193—These show the two parts forming the letter. Practice on each until you can make it well before attempting the whole letter. Special attention should be given to 193 until the student can make a graceful horizontal compound curve.

Copies No. 194 and No. 195—Notice the spaces at x and x. They are equal—that is, the top should be placed as far above as in front of the lower part.

196 Farmer Farmer Farmer Farm

197 Filler Filler Filler Filler

Copies No. 196 and No. 197—Here are two words beginning with F, which is just like the T with the exception of a short straight horizontal line that crosses the lower part in forming the F.

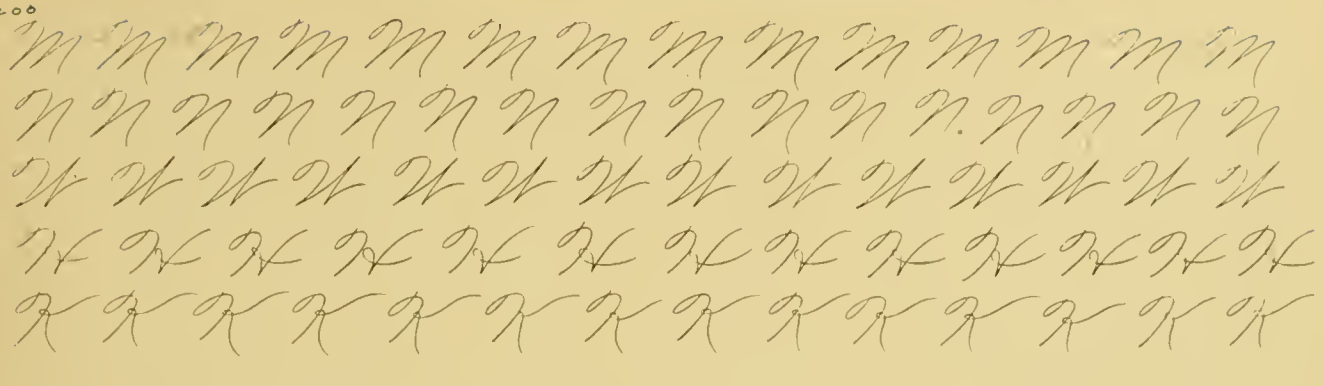
198 amount burner concludes distance farmer gainer hunting indicate evince junior kindred lancers manner notion opinion princely quality remain sincerely tinner universe vintage window xylite younger zodiac your zenith

Copy No. 198—These words are intended as a review of all of the small letters. The students will do well to study and practice each word carefully and thoroughly. Write at least a page of each. Sufficient material will be found in this copy alone for a whole week of careful, conscientious practice. These words were written quite accurately so that they might serve as models for form study.

199

Copies No. 199 to 205, inclusive—The capitals are arranged in groups of similar letters. Practice each letter until you have made some improvement, before attempting the next one. *Sit up, ginger up, cheer up.* Keep the muscles relaxed. You cannot get a free movement unless you avoid all muscular tension and rigidity.

200



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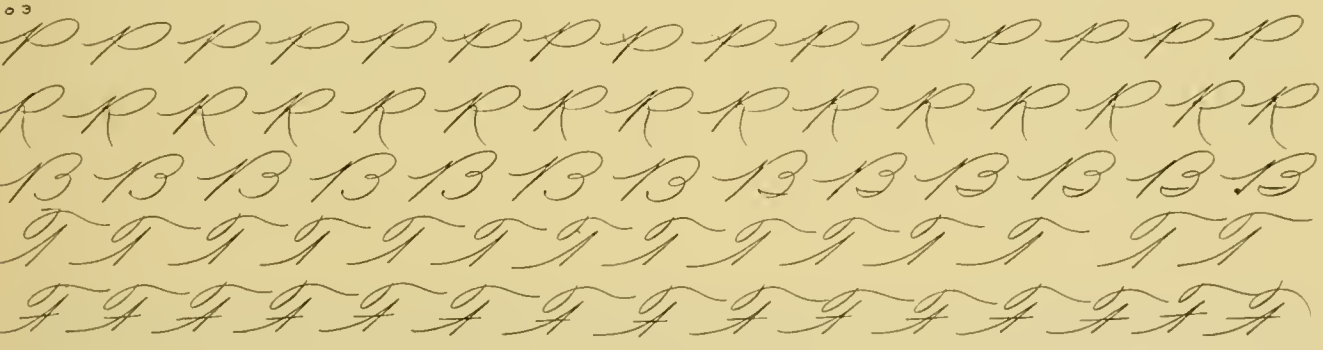

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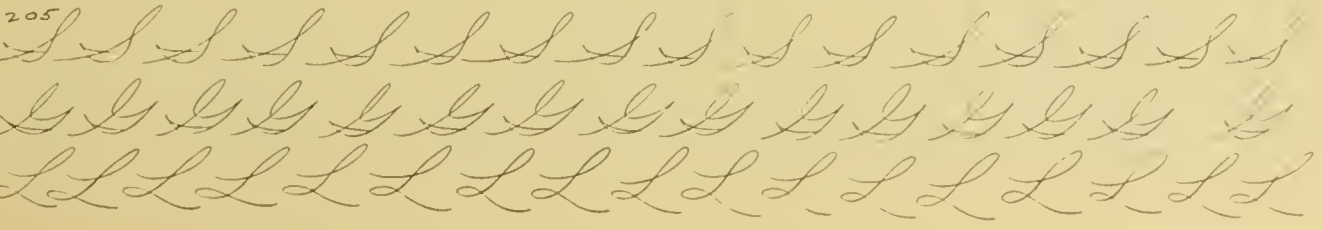

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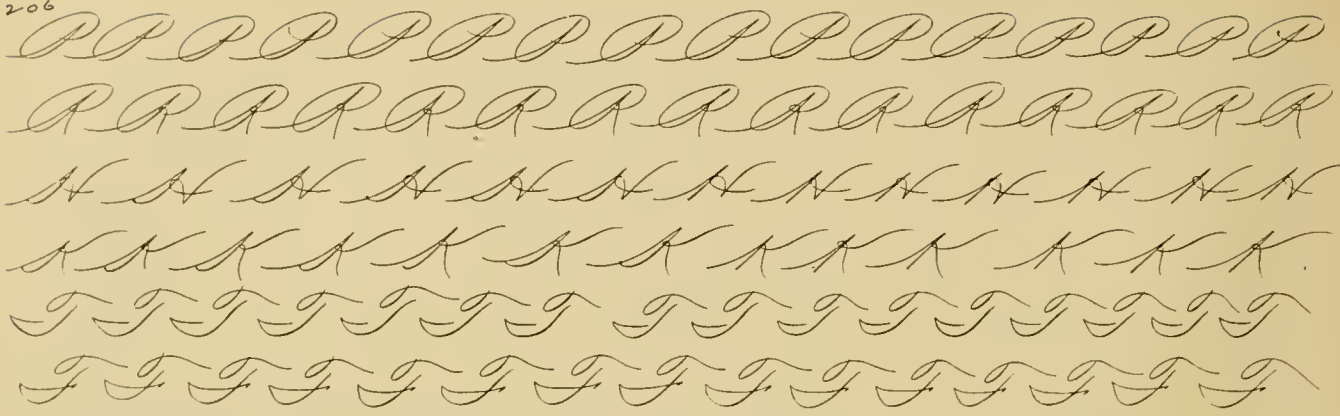
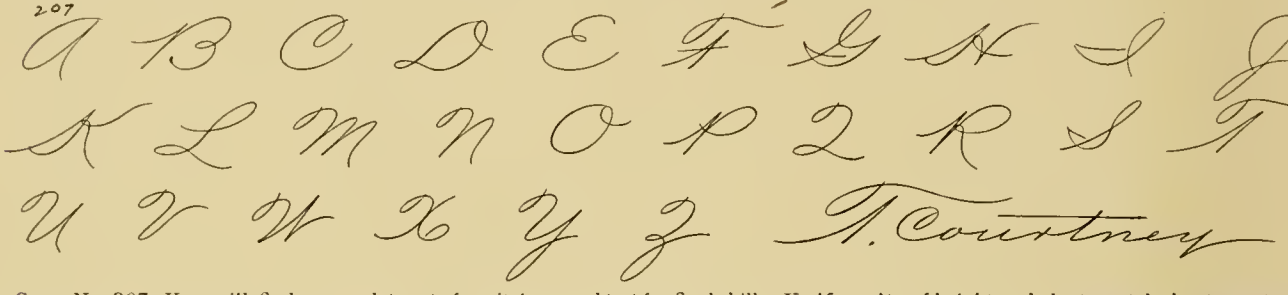


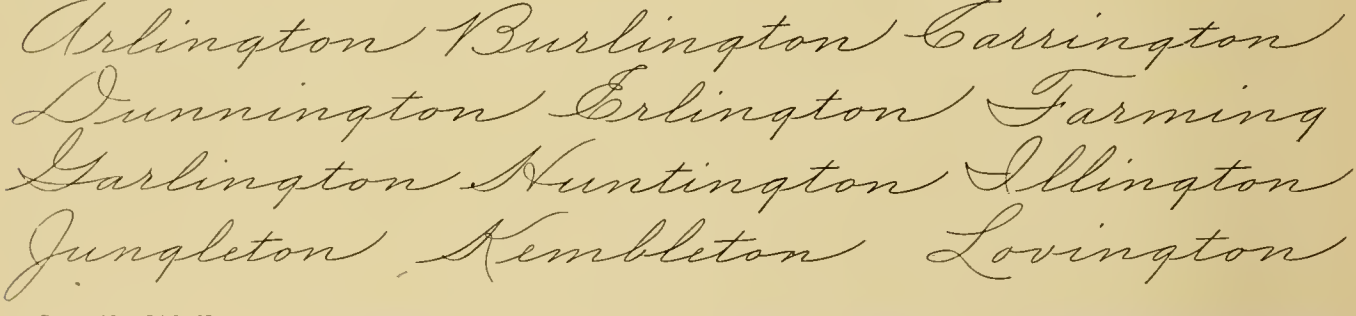
Copy No. 206—Here we have a number of optional forms. Choose your favorite styles and stick to them.

207

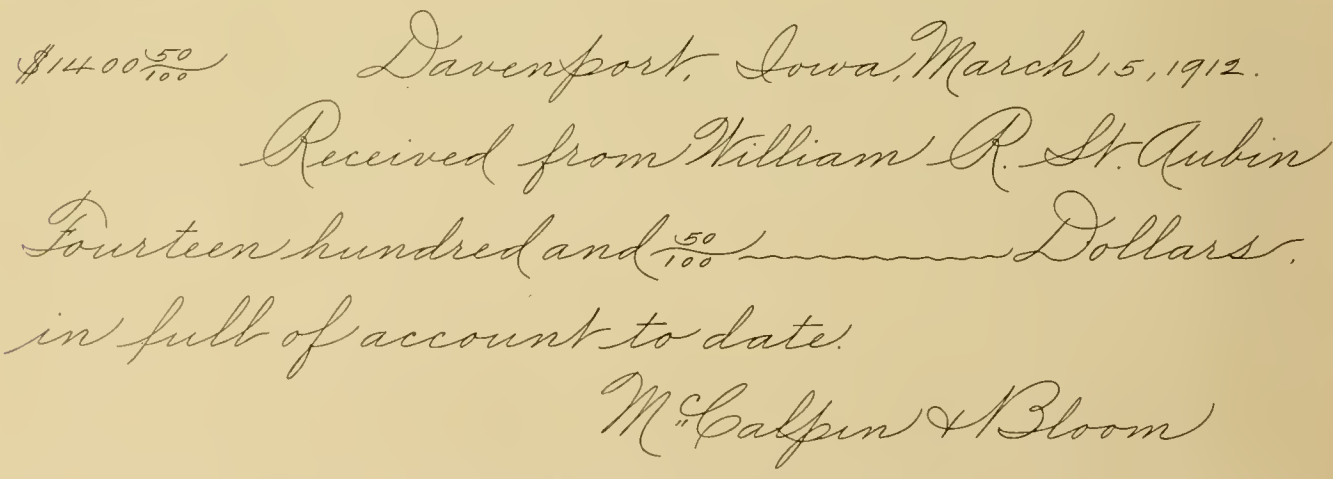


Copy No. 207—You will find a complete set of capitals a good test for final skill. *Uniformity* of height and slant must be kept constantly in mind. Spend considerable time on this copy, and cover sheet after sheet of paper until you make every letter fairly well. Go in and win. You can do it. Don't be a quitter.

208



Copy No. 208—Here are some splendid words for practice. Practice faithfully and thoughtfully. Use speed enough to insure clean-cut, smooth lines.



By H. B. Lehman, Central High School, St. Louis, Mo.

Sacramento, Calif. Nov 4, 1909.

Received of Harvey Levering

Fifteen ^no/100 Dollars

In full of account

Browning & Co

By D. C. Sapp, Philadelphia, Pa., Strayers' Business College.

C. F. Jenkins

A. R. Martin

L. L. Dameron

L. L. Lawyer.

A. P. Meub.

Sig. by A. P. Meub, Penman, Santa Ana, Calif., High School of Commerce

Mae Pavy

1 8 1 8 1 8 1 8 1

1 8 1 8 1 8 1 8 1

Elks have horns
Elks have horns
Elks have horns
Elks have horns

Second Grade arm movement writing reduced one-half by Mae Pavy, pupil, Greensburg, Ind., public schools.

Business Educator certificate winners, Kinyon's Commercial School, New Bedford, Mass.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE SUPERVISOR OF WRITING

NUMBER SEVEN

Opportunities For Service.

No matter how well the average teacher may do her work, if she be average she can do better by the aid of supervisors than without them. While she is applying many subjects he can be evolving improved pedagogics and practices for one subject.

Specialists in age cannot also be specialists in subject, and therefore the service of specialists to each other. For a first grade teacher is a specialist in six-year-old child nature, limitations and capacities, and can adapt all phases of education, thought and training to child needs.

The supervisor can evolve and compare and suggest and the teacher can apply. He can stimulate by criticism, suggestion, confirmation or compliment, and she can deliver the material to the child mind and muscle. What is true of the first grade is as true of the other seven, except that each grade has its own problems.

The supervisor sees that the grades connect from year to year and that one teacher's practices lead to the next.

Opportunities for service comes by being able to inspire teachers through showing and planning. For that supervisor achieves most who shows most and plans best, thereby inspires, instructs, and economizes time and effort.

Supervisors can serve by encouraging and aiding principals, for principals can do some things the supervisor cannot—likewise the supervisor can do some things the principal cannot.

The supervisor can and should serve by collecting, comparing, and showing results, thereby complimenting the strong teacher and stimulating the weak one.

The supervisor can serve by training weak teachers and inexperienced ones, and sometimes those who are old in service but not yet ready for the pension list. To strengthen the weak links in the teaching chain strengthens the strong ones more than at first appears. A weak teacher can undo in a week's time the work of months.

Supervisors can serve most by serving the inefficient—the strong ones will then not be held back from achieving.

Mr. Loomis in the Land of War.

On July 28th, from Montreau, Switzerland, your editor received a postcard containing a beautiful city, lake and mountain scene with the following:

"Greetings from foreign lands. Yesterday, I walked through deep snow over a great glacier oo Jungfrau, was in a snow storm, and today we are at this beautiful place on Lake Geneva—where the Castle of Chillon, of which Byron wrote is located.

H. T. LOOMIS.

Soon after war broke out on the Continent but we know his many friends join with us in wishing him well and continued enjoyment without detentiun by war crazed officials and a safe journey home.

Mr. and Mrs. A. E. Sheard
announce the marriage of their daughter
Lillie Grace,
to
Mr. Lewis A. Newgard
Saturday, August the twenty-second
nineteen hundred and fourteen,
Calkins, Pennsylvania.

At Home
after September first
Lodi, California.

Errors

On page 12 of the Sept. B. E. our printers ran an old heading for Mr. Darner's lessons and on pages 17 and 26 (of the Student Edition) (38 of the Professional) they transposed the halftone groups, the one over Miss Ellison's name being the Grand Junction pupils and *vice versa*. Our regrets and apologies are hereby extended before they have been demanded by our friends.

PARTIAL CONTENTS

Of the Professional Edition of the Business Educator for Oct., 1914

ACCOUNTING, Ralph H. Wright, Irvington, N. J.

TALKS ON LAW, Arthur G. Skeeles, Elwood City, Pa.

THE FUNDAMENTALS OF ADVERTISING, Melville W. Cassmore. Seattle, Wn.

SIDE LIGHTS ON COMMERCIAL LAW. P. B. S. Peters, Kansas City, Mo.

COMMERCIAL GEOGRAPHY, F. M. Bedinger, Hancock, Mich.

BUSINESS AND MENTAL EFFICIENCY, J. S. Knox, Cleveland, O.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ARITHMETIC, F. D. Mitchell, Strayer's Business College, Philadelphia, Pa.

ENGLISH, C. E. Birch, Prin. Haskell Institute, Lawrence, Kans.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

Speed is an engine of progress as well as of destruction: too much is as wasteful as too little is inefficient. Be speedy, but not too radical; be steady, but not too conservative.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

Mr. Albert S. Perkins, who is head of the Latin Department in the Dorchester High School, Boston, Massachusetts, has contributed to the Classical Journal during the past eighteen months two articles in which he describes interesting experiments which have been made in his school.

Pupils in the commercial course of the Dorchester High School have been encouraged to take Latin. A fairly large proportion have done so. After about two years of this work certain tests were made of Latin and non-Latin studying groups. In all six tests were made, one each in the following subjects: Spelling, Use of Words in Sentences; Definition and parts of Speech; Meaning of Words and Spelling; Excellence in Vocabulary; and finally a second test in the Meaning of Words and Spelling. The result of these tests were as follows:

	Latin	*Non-Latin*
1. Spelling	82.5	72.6
2. Use of words in Sentences	57.5	40.6
3. Definitions and Parts of Speech	69.5	33.3
4. Meaning of Words and Spelling	57.0	27.5
5. Excellence in Vocabulary	36.0	6.8
6. Meaning of Words and Spelling	65.3	12.3
	6 | 367.8	6 | 193.1
Average	61.3	32.18
	32.18	
Differeoce	29.12	

The sixth test, which Mr. Perkins regards as the most convincing, was taken during the last six months of a two years' course. Among the seventeen non-Latin students who took this test the highest grade was 30 per cent and five zeros were recorded. In the Latin studying group, on the other hand, the lowest mark was 30 per cent, while one pupil received 100 per cent, two 90 per cent, two 80 per cent, etc. The difference in averages of the two groups was 53 per cent. Before this last test was made the teacher who had the classes in Salesmanship and History of Commerce expressed the opinion that the added asset measured by ability to use English words acquired by the study of Latin was fully 50 per cent. This estimate proved to be within 3 per cent of the actual difference found in test number six.

THE MULTIPLICATION OF INFLUENCE

We take the liberty of quoting from a letter recently received from Mr. C. E. Birch, Principal of Haskell Institute, Lawrence, Kans., as follows:

"My institute classes at the three different points I visited during July and August were large, earnest and enthusiastic. I had the subjects of arithmetic, English and penmanship. Approximately two hundred teachers, who in turn teach, an average of forty pupils each, worked with me in these classes. If I dare hope that I gave each teacher at least one little thing worth while, what an effect it may have! I know that thought must come frequently to you as editor."

Mr. Birch devoted his summer to the teaching of teachers in the Indian schools of the Middle West. Only those who know Mr. Birch can fully appreciate the excellence of the service he rendered, and the resultant good that will come from his teaching and influence.

If, as teachers, we could keep in mind the fact that our influence is multiplied as many times as we have pupils, we would all be more careful of what we say and still more careful as to what we do. This year let us all endeavor to deliver the highest efficiency and exert the most wholesome influence, mentally, physically and morally. Remember that what we say and do is multiplied as many times as there are ears to hear, eyes to see and hearts to feel.

Marshall's Mental Meanderings

The Crowned Anarchists. The thing that was thought impossible is happening. The "Five Great Powers of Europe" as the geography book of my boyhood called them, are at one another's throats. The ingenious engines of wholesale murder invented by the Krupps and the Maxims, and the Wagners, supplemented by the death falcons of the sky, are making carrion of the best European manhood.

The whole thing is so unbelievable, so impossible, that one can hardly dismiss a feeling that it is all a dreadful nightmare, from which we shall awake with the coming of dawn.

The awful fact is a sardonic commentary on what we have been pridefully calling—"civilization." "Christianity!" Where is the civilization? In what are we Christians?

The Kaiser and the Czar may prate hypocritically, about their "alliance with God," but who, with a semblance of religious sensibility, would not shrink from the blasphemy of associating any phase of this bloody horror, with the Divine Beneficence?

All of us have, from time to time, execrated the rabid crimes of the anarchists, the isolated assassination of rulers, and men high in government councils, but what an infinitesimal ratio do the combined crimes of all the anarchists in the world have to the present anarchy of the three great militant monarchs of Europe! Has any wild-eyed anarchist shown more brutal, pitiless, disregard for humanity, than have the crowned anarchists, Nicholas, Wilhelm and Francis Joseph?

It takes but a little change in the lettering to make "Monarchy" read "Anarchy."

But there is one star of hope in the sky. Maybe the chastened remnants of the world's citizen soldiery, will go home sadly from the gory fields, with a high resolve to end forever, both war and the rule of the reckless monarchs, who so easily become anarchists. Perhaps the present libation of blood is being poured out on the sites of future altars, in front of which, men will stand together for Democracy and Law and Peace, and a Christianity that is more than a name. God give us this hope.

Then and Now. Somewhere in the down east country, not long ago, I saw a beautiful etching portraying a village scene from early New England life. I think it was called "Going to meeting," and doubtless it was typical of these far away times, when men and women, and children too, for that matter, lived their lives earnestly. We have heard a lot of flippant sneering at these serious-minded Puritans, and no doubt they had some ways and views, of life that are repellant to us pleasure-loving moderns. Somebody hasnoted that the "New England Conscience" is a fearsome thing, but I think we shall have to admit, that it is out of that Conscience, and what it determined, that has come most of the really noble spirit of American life. And, it is true, that the greatest danger that could threaten us would be a serious breaking away from its ideals of home life and personal worth. As I look on the picture, and noted the modestly and sensibly clad maidens, sweet and sedate, walking at the side of their elders on the way to the Meeting House, I could but contrast them with the hobble-skirted, bare-bosomed, giggling horde of young girls one sees now-a-days on the way to the Sunday ball game or the "movies." And when I saw those strong-faced, broad-shouldered young men, in dignified seriousness, not ashamed to be seen on their way to worship their Maker, I thought of the swearing, slangy, loud-dressed, narrow-chested, cigarette smoking "Johnnies," that we see these days, on Sunday excursions, or in "wide-open" pool-rooms. I am wondering whether we have really improved so much on the life of our New England forebears. No doubt, we have more "fun" and "good times," but do we have more of the peace and dignity, and consistent self-respect that make human life worth while? If you were permitted to come into the world again and choose your father and mother, would you select a pair from this quiet concourse in old New England, or would you choose the kind of a couple you usually see at a movie or matinee, or on a Coney Island steamer.

To ask this question is to answer it.

Lunch Counter English. More and more, it is coming to be recognized by thoughtful school men, that language is the foundation upon which every durable educational superstructure must be erected. This does not mean that any phase of language training is to be made a hobby, and pushed to the neglect of other branches of the curriculum, but it does mean, that no subject can be effectively taught without its language content, and that it is fatal to the success of any school to send out students deficient in speech power. This is just as true in business education, perhaps more so, than in cultural education. There is no other educational quality that so conduces to business success, as facility in language. It is paramount in every form of salesmanship, whether the salesman is an advertiser, a letter-writer, or a face-to-face business getter. It is the men and the women in business employments, who are ready and effective with tongue and pen who go to the top. It is this quality that mainly makes the difference between the twenty dollar a week stenographer, and the six dollar weakling. Yet, I see everywhere, otherwise shrewd business school men, who have no English training in their schools worthy of the name. In many of them, there is little or nothing in either grammar, or sentence construction, or composition, or adequate word study and vocabulary building. There may be a little memory-spelling—ten, or fifteen minutes a day, a smattering of "business correspondence," usually taught by a teacher quite without experience in the subject, and that is about all, aside from what language the students may get in the course of their short-hand and type-writing instruction. Hundreds of young people are turned out of the shorthand class each year, who do not know the meaning of half the words they have learned to write. In hardly one business school in ten, are the students trained to study anything through reading, or to *understand* what they read. In very few schools do students leave school with a larger working vocabulary, than they had on entering.

But, I am convinced that the next few years will see a great change in this matter. Teachers of shorthand are beginning to see that mere shorthand or typewriting is futile, unless supplemented by increased language power Teaching advertising, or salesmanship, or letter writing, is equally futile if the student is not correspondingly advanced in the power and use of words,

Alert business school men are beginning to see that it is their superior language training that gives the high school students their advantage. It is true that the short (*too* short) time that the student attends the business school, makes it impractical for the school to offer lengthy or elaborate language course, but this condition makes it all the more imperative that such language training as they get, shall be coherent and thorough and not served on the Cafeteria plan.

Little Old N' York For two or three interesting weeks this summer, I flitted in and out of the vast human beehive, that comprises the Metropolis of the New World. Most of the time, like the other hustlers, I was on business bent, but there was yet some opportunity for interesting observation, and reflection. Very likely, there are still many readers of the EDUCATOR, who have never seen our greatest city, some who have not seen it in recent years, and yet others who are planning to see it in the near future.

Well, it is *worth* seeing, and it would be well for him who goes to see it, to have nothing else on hand. One could *glance* at New York in a week; to really "take it in" in a mental sense, would require a month; to *study* it, even superficially, would take a year. The place is so vast, so complicated, so diffuse. The visitor will find plenty of reliable guide-books, that tell you a lot about everything, but they are too rhetorical and too discursive to be of much use. Besides, who wants to go about a place, just as he is directed by a guide book? When I first went to New York several years ago, I bought the guide books, and tried to get the essential facts of the place, present and historical, properly pigeonholed in my mind. For instance, I tried to locate and remember the old historical landmarks; to memorize the dimensions of the great bridges and the Statue of Liberty; to learn the cost and mileage of the subways; the name and height of the sky scrapers, etc., etc. It was a failure. There was too much of all this to remember unless I was to live there and become conductor of a rubber-neck car. The bridges are big enough, the sky-scrapers are high enough, and it really does not matter whether the eyeballs of the Liberty goddess down in the harbor, are two feet in diameter or two yards. It is your *imagination* that you want to give play to when you go to New York, not your memory or your faculty for figures. It is better to "sense" the great Woolworth building, rising like some mighty marble cliff, or pinnacled palace of a poet's dream, rather than to remember the number of the elevator floors, or that it is nearly three hundred feet higher than the Washington Monument. One glorious two hour's ride on the Coney Island iron steamers up the Narrows, through the harbor, and along the nine miles of water-front to 128 Street, is worth more than a week with a guide book. Another two hours on the top of a Fifth Ave auto-bus from the Metropolitan Museum to Washington Square, and then by the same conveyance up Riverside Drive to Grant's Tomb, even though you are all alone, if soul and eyes are alert, is worth more than a whole week with a lot of chattering gawks on a "Seeing New York" car, with the driver distracting you by droning into your tired ears a mass of inconsequential jabber.

A stay in this marvelous city is valuable for the visions you bring back home with you. When you see it, let your soul be serene, and your mind plastic to great impressions. If you can have with you a kindred spirit, it will be all the better, especially if he is himself a New Yorker, who knows when to talk, and when to be silent, and let you *see things for yourself.*

NEWS NOTES

Miss Lida E. McKee will teach shorthand and typewriting in the Pequod Business School, Meriden, Conn.

Miss Annie B. Brown, Stratford, Conn., formerly supervisor of penmanship at South Portland, Me., is to have charge of the commercial work in the Presque Isle, Me., High School.

W. C. Olver, last year with the Bloomburg, Pa., High School, is to be one of the new commercial teachers in the Paterson, N. J., High School.

Robert Miller, last year with the Creston, Iowa, High School, is a new assistant in the Male High School, Louisville, Ky.

John Weinberger, of the University of Wisconsin, is a new commercial teacher in the Shortridge High School, Indianapolis.

Miss Estella Evans is to be the new commercial teacher in the Wabasha, Minn., High School.

Miss Anna Stillwagen, of Utica, N. Y., will teach shorthand and typewriting in the Thomas Business College, Waterville, Me.

Claude Ferguson, last year with the North High School, Des Moines, is to be with the High School of Commerce, Springfield, Mass.

Miss Ethel M. Bascom will have charge of commercial work in the Farmington, N. H., High School.

D. C. Sapp, last year with the Orangeburg, S. C., Business College, will teach penmanship in Strayer's Business College, Philadelphia.

A. A. Lang, for several years in charge of the commercial work in the Kewanee, Ill., Business College, will have charge of the commercial department of the Atchison, Kan., Business College,

Dr. Edwin Leibfreed, for a number of years proprietor of the Long Island Business College, Brooklyn, N. Y., has sold that school, and is taking a well earned rest.

P. C. Gibson is to be the principal of the commercial department of the Spokane Expert School of Business, owned by the widely known Gregg expert, Raymond P. Kelley.

Miss Niram Willett is to teach shorthand and typewriting in the Ashtabula, Ohio, Business College.

SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

Kansas City, Mo.

Director of Business Course Manual Training High School.

"A Day in Court," or Side Lights in Legal Lore.

THE SUPREME COURT

(Continued from September Number)

The Constitution provides that the "judicial power of the United States shall be vested in one supreme court and such inferior courts as Congress shall from time to time ordain and establish." The supreme court is, therefore, the most responsible body in the land. The decisions of this court are the final decisions of the government. The sessions are held in Washington and the only questions decided are those of law, they are the last word, they are the law—and must be obeyed.

The court consists of nine judges, called justices of the Supreme court; and the whole body is called the Supreme Bench. The authority vested in this body (possibly part of it from their own interpretation) makes it one of the most responsible departments of our government. The presiding judge at the present time Edward D. White, is called the Chief Justice of the United States. In some respects his position is the highest in our government. It is so high, it has been said, there was no one competent to administer to him the oath of office, and so he administered it to himself. His salary is $15,000. The other judges each receive as salary $14,500.

The supreme court of appeals in England is the House of Lords, when acting as a court; and when so sitting, it is like its legislative self only in its modes of procedure. The presiding officer is called the Lord High Chancellor; he is ex-officio president of the House of Lords.

In 1592 Queen Elizabeth appointed John Popham, who was said to have been a highwayman until the age of thirty, Chief Justice of England. This may be a historical myth but, it is not impossible when it is considered that during the reign of this same Queen Francis Drake was knighted for his exploits as a pirate.

OTHER COURTS

Each state has its supreme court as well as its inferior tribunals. Whether a case is to be tried in a United States court or in a State court will depend upon the kind of a case it is and not upon where the difficulty arose. A case can be tried in a United States court only if it comes under some of the provisions giving that court jurisdiction.

Courts are classified as courts of record and those not of record. They may also be divided into common law courts; equity courts; courts of admiralty; probate or surrogate courts; courts-martial; and other courts of a minor character established for special purposes. It will thus be readily seen that each state has made sufficient provision for satisfying whatever litigious propensities any of its citizens may care to exercise

COURTS OF RECORD

A court of record is one whose acts, proceedings and decrees are enrolled and received in other courts as conclusive evidence of the facts therein contained. Its authority is of such a character that the truth of such facts is not to be questioned. The keeping of a record of the proceedings of the court does not necessarily make it a court of record, as courts not of record keep minutes of their proceedings. The Constitution provides that "full faith and credit shall be given in each state . . . to the judicial proceedings of every other state." These records are also received, through international courtesy, as evidence, in the courts of other countries, and their proceedings are likewise received here.

JURISDICTION

The term jurisdiction means the lawful power or right of a court to hear and determine controversies through the exercise of judicial authority, and to carry its judgments into execution. Jurisdiction is either original or appellate. Original jurisdiction is the authority to hear the case in the first instance; while appellate jurisdiction is the right to review and correct the actions of an inferior court. Inferior courts have a limited jurisdiction, while supreme or appellate courts have the highest and controlling jurisdiction.

Common Law courts may be either original or appellate courts, with authority to try civil or criminal cases. Courts of equity have jurisdiction where there is no adequate remedy at law. Testimony in such courts is chiefly written instead of oral, and the judge decides the facts as well as the law. Admirality courts consider those matters arising on the high seas, civil or criminal, applying the common law principles of the sea. Probate courts have jurisdiction over the estates of deceased persons, authority to appoint guardians, and hold inquisitions of lunacy. They are sometimes called orphans' court. Court-martial is for the trial of offenses committed against military or naval law. Martial law is regulated by the will or caprice of the commander who is said to be the legislator, judge and jury. Except when otherwise provided, a Justice of the Peace has but limited jurisdiction over petty criminal offenses and civil suits for trifling sums. Originally Justices of the Peace were county gentlemen of high standing in their counties. Their chief duty was the conservation of the peace; they presided and decided without the aid of a jury.

COURT REFORMS

This brief survey of but a few of the characteristics and incidents pertaining to courts is merely suggestive of the scope of the subject. It is a topic that is receiving more than ordinary public attention. As an institution, Courts are being criticized from without and within. That there is room for judicial reform is undoubtedly true; that as they now exist they are superior in every respect to the earlier courts is without doubt. It appears that the discontent with our present judicial system is due to several causes, the chief of which is the often unreasonable delay of justice. And yet this harks back to the time of Shakespeare who put it in the mouth of Hamlet to speak "the law's—delay." Then there is the postponement of trials and other important business through trivial reasons—at least through reasons which to the uninformed have the appearance of being trivial. Another charge is the excessive fees and court costs. It is undoubtedly true that these costs often prevent needless litigation, and it is a well known maxim that the law "abhors litigation;" so that these costs may often prevent people from rushing into law for minor grievances and on slight pretext. The decision of cases on what seems to be mere technicalities, that to most persons seem inadequate, furnishes an excuse to complain of the inefficiency of our present plan. That the law, and its administration, should be flexible and capable of adjustment to changing conditions is admitted; any other plan would be oppression and tyranny. If the instance quoted by an ancient writer, Montaigne, is true, we

Continued on preceding page 25.

ACCOUNTING

RALPH H. WRIGHT,

Irvington, N. J., High School.

NUMBER TWO.

PROFITS AND LOSSES.

The object of a business enterprise is to make profits. And one of the essentials necessary in its profit-making routine is a systematic and accurate accounting system, One of the vital phases of this system consists of an accurate handling of these accounts which are to show the gains and losses. These are called nominal or economic accounts. They are only temporary accounts raised during the accounting period to be held until the expenses and revenues are called for. At the end of the accounting period they are closed off the books into Profit and Loss Account where they are matched against each other in order to ascertain the net gain or increase in wealth, or the net losses or decrease in wealth. They should be allowed to run for a definite time. For, if a comparison with previous records are to be made in order to find the rate of progress, such a comparison cannot be found with certainty if the accounting periods vary in length. All items belonging to other periods, previous or later, must be excluded; for a period which is really inimical may take on the appearance of prosperity at the expense of one which has been of greater success.

Let us consider for a moment the Profit and Loss Account itself. There are many other names applied to this account among which may be mentioned, Loss and Gain, Loss and Profit, Revenue, Income, Outlay and Income, etc. They all tend to describe its contents. By a study of its contents we find on the two sides items like the accompanying :

It will be seen from this that there are two sides to it which aspect is similar to that of any other occount. The debit side representing the above items which tend toward a diminution of wealth, and the credit side tending toward an increase in wealth. The nominal accounts which would be shown on the debit side, indicate that during the course of the business some asset or value has been parted with or a debt incurred, and therefore a decrease in wealth has taken place. For a loss is either a decrease in assets or an increase in liabilities. The nominal accounts credited during the course of the business indicate that some asset or value has been received, or some liability cancelled, or partially cancelled, and therefore the result is an increase in wealth. For, a gain is either an increase in assets or a decrease in liabilities. The debit side of a Profit and Loss Account usually shows as well as the losses, the allocation of the net profits. For example, a dividend paid not properly indicating a loss, but a lessening of the net wealth of the business. It often shows, also, amounts transferred to Reserve or Surplus, but simply as a necessary technical bookkeeping transfer.

The Profit and Loss Account is :

1. A temporary account.
2. A collective account.
3. A subsidiary account.

1. It is temporary because it is established only at the closing of the ledger or end of the accounting period, and also because it covers only a particular period of time. It is closed out into the Proprietor's, Partners' or Capital Account, as the case may require. If a corporation, it is closed into Dividends, Surplus, Reserve, etc.

2. It is collective in that it gathers under one heading all the balances of other subsidiary capital accounts, that is, the nominal or economic accounts.

3. It is subsidiary in that it shows the *changes* in the net wealth and therefore cannot be classed with the main capital accounts. It shows just what changes have been made during the accounting period, usually the fiscal year, in the net wealth ; as well as the net wealth in a single sum; also the accretions of wealth during the length of the business administration quite separate and distinct from the original capital. It shows the changes due, mainly, to business operations.

We might say then, that "the Profit and Loss Account is a temporary, collective account recording the changes in net wealth due to business operations of a stated period," together with "the disposition which has been made of the net profits."

Closely allied with the Profit and Loss Account is the Profit and Loss Statement. This statement is an analysis, for a particular period of the net profits. Its arrangement should be logical, and, as a rule, in a mercantile or manufacturing business, the sales are shown first, the cost of the goods sold second, and items of revenue come next to show the total gross profit. From this should be deducted the general operating expenses in order to arrive at the *net profit from operations*. After this all such items as : loss from bad customers' accounts, discounts, interest on money borrowed or loaned, etc., should be shown. These last ought to be kept separate from the *net profit from operations* as shown first.

This practice is quite in favor among the practicing accountants of to-day. The reasons are simply these: For instance the Discount account includes not only discount on merchandise purchases, but also on stationery or other office supplies, factory supplies, etc. Therefore it cannot be considered with the purchases nor does it apply to the cost of sales during that particular period, even if applicable to purchases. Also for example losses on bad debts are not properly an expense necessary to the transacting of business ; they are uncertain and they fluctuate. A loss sustained on a bad debt is simply a reversal of a profit previously received.

"Operating Expenses" are those which pertain to the regular operations of the business; those items which are common to all concerns engaged in a similar line of trade. They must apply strictly to the current accounting period. Examples : all selling expenses, general administration expenses, delivery, and depreciation in certain instances, as on office furniture and fixtures, etc.

The excess of the regular items of income over the operating expenses is called the "net profits from operations."

As distinguished from "Operating Expenses" come "Capital Expenses." Available cash funds are always necessary and are of classes of expense which have to do directly with the securing of such funds. These are known as Capital expenses. Examples might be, losses on bad debts, interest on money borrowed either on notes or bonds, discounts to customers for early payment, interest on accounts payable overdue; also notes or accounts received, deposits, etc., and are, of course, offsets to discount allowed and interest paid.

Below a model is given for study of a Profit and Loss Statement arranged in accordance with the above explanation.

The accompanying explanatory form of arrangement for a Profit and Loss Statement is one used by English accountants and was compiled by George Lisle the noted English accountant. It is practically the same as the one previously given, with the exception that it has a fourth part which shows the allocation of profits.

PROFIT AND LOSS ACCOUNT.

DEBIT	CREDIT
Loss	Income
Outlay	Gain
Expense	Profit
Charges	Revenue Earnings
Etc., etc.,	Etc., etc.,

Annual Report of L. C. Dross Manufacturing Company.

"Profit and Loss Statement			Year Ended December 31, 1913.
Gross Sales			$2,000,000.00
Deduct :			
Return goods		14,000.00	
Net Sales			$1,985,400.00
Cost of Goods sold			$1,588,320.00
Gross Profit from sales (20 per cent. of sales 25 per cent. of Cost)			$ 397,080.00
Deduct :			
Selling Expenses:			
Advertising	$79,000.00		
Salesmen's salaries	$47,500.00		
Salesmen's expenses	$27,800.00		
Agents' Commissions	$40,700.00		
Credit-man's salary	$ 3,500.00		
Mercantile reference	$ 550.00		
Stenographer's selling department	$ 2,350.00		
Stable expenses	$ 3,200.00		
Miscellaneous	$ 400.00		
Total selling expenses (54 per cent. of gross profits)		$ 214,000.00	
General Administrative expenses :			
Officers' salaries	$42,850.00		
Office help	$15,600.00		
Office supplies	$ 2,220.00		
Postage, telephone and telegrams	$ 1,165.00		
Auditing charges	$ 1,020.00		
Miscellaneous	$ 865.00		
Depreciation of office equipment	$ 290.00		
Total general expenses (16 per cent. of gross profits)		$ 64,010.00	$ 278,010.00
Net Profits from Operations (6 per cent. of sales 7½ per cent of cost)			$119,070.00
Deduct:			
Net Interest Charges and Loss on bad Accounts:			
Interest on bonds (1 year)	$12,000.00		
Interest on notes disc.	$ 2,820.00		
Discount on sales	$21,000.00	$ 35,820.00	
Less:			
Discounts on purchases		$ 20,000.00	
Net interest charges		$ 15,820.00	
Loss on bad accounts		$ 2,800.00	$ 18,020.00
Net Profit (5 per cent. of Sales-6⅓ per cent. of Cost)			$ 100,450.00

PROFIT AND LOSS ACCOUNT.

Method of Division, Where it is Required to Compare One Year with Another.

EXPENDITURES.		INCOME.	
To cost of goods used (including carriage inwards and after deducting purely trade discounts) $— "Expenditure directly connected with sales, or which reduces the price realized for the goods, such as Commission and salaries of travelers, and travelers' expenses, Wages of salesmen, Wages of porters, Carriage outwards of goods sold. Cash discount allowed on sales.		By sales (after deducting purely trade discounts) ..... $.....	
To balance carried down, being gross profit.			
Total		Total	
To fixed charges not directly connected with sales and not varying much with the turnover, such as,		By Balance brought down, being gross profit $	
Rent, rates, taxes, $ Repairs and upkeep of offices.		By income not directly connected with sales such as	
Salaries of office staff and management		Rent of stores or premises belonging to the business let to tenants.	
Depreciation		Revenue from royalties	
Business losses, such as			
Bad debts			
Defalcations			
To Balance carried down, being profit on ordinary business.			
Total		Total	
To Expenses connected with capital, such as		By balance brought down, being profit on ordinary business	
Interest on loans $		By Income connected with capital, such as Revenue from investments.	
To Balance carried down being net profit.		Interest earned	
		Cash discounts obtained which depend upon the amount of capital in the business.	
Total		Total	
To allocation of profits:—		By Balance brought down, being net profit. $	
Interest on capital Profit allocated to capital.			
Profit allocated to reserve.			
To Profit unappropriated, carried forward,			
Total		Total	

NEWS ITEMS

G. L. White, of the Palmer School, Philadelphia, is to have charge of the commercial work of the Magnus School, Providence, R. I.

Charles E. Lucas returns to the Martin's Ferry, Ohio, High School, for the coming year to have charge of the commercial work.

Miss L. Mildred Smith, private secretary to President H. H. Frost of Grand Prairie Seminary, Onarga, Ill., has been made teacher of shorthand in that institution.

E. Young is a new shorthand teacher in Melchoir's Tri-State Business College, Toledo, O.

Miss Bertha Lewis is a new commercial teacher in the Braintree, Mass., High School.

Miss Louise H. Smith, of Brookline, Mass., is to teach commercial work in the Salem, Mass., High School during the coming year.

Miss Louise K. Bowdish, of the Lansing, Mich., Business University, is a new shorthand teacher in the Behnke-Walker Business College, Portland, Oregon.

Miss Carrie Haller, of Cumberland, Md., is a new shorthand teacher in the Sharon, Pa., College of Commerce.

C. A. Bricker, of the Rider-Moore & Stewart School, Trenton, N. J., will have charge of the commercial department of the Danbury, Conn., High School.

Miss Jennie L. Skinner, of Springport, Ind., will teach shorthand and stenotypy in the Lansing, Mich., Business University.

A. L. Grinnell, of the Cedar Rapids, Ia., Business College, will have charge of the commercial department of the Fremont, Neb., High School.

J. L. Davitt, last year with the Clinton, Mass., High School, will be assistant commercial teacher in the New Britain, Conn., High School.

A. R. King, of Beatrice, Neb., is to have charge of the commercial work of the Northwestern Business College in that city.

Amanda Hagenstein, of Ackley, Ia., will teach shorthand and typewriting in the Penn School of Commerce, Oskaloosa, Ia.

Arthur L. Ross will have charge of the commercial work in the Nashua, N. H., Business College.

Miss Angie L. Pulsifer, for several years in charge of the commercial work of the Morse High School, Bath, Maine, will teach penmanship in the Brockton, Mass., High School.

C. E. Norris, last year with the Haddonfield, N. J., High School, will have charge of the commercial work in the Bulkeley High School, New London, Conn.

Miss Florence M. Holmes, of Kingston, Mass., is a new assistant commercial teacher in the Attleboro, Mass., High School.

Miss Fidelia Van Antwerp, last year with the Wauwautosa, Wis., High School, is a new assistant in the Township High School, Joliet, Ill.

E. C. Stotts, formerly with the Danville, Va., Business College, is now with the Wheeling, W. Va., Business College.

A. C. Woolard, of Wichita Falls, Texas, is to teach with the Wichita Commercial School during the coming year.

Miss Ida M. Dearborn, who has been principal and proprietor of the Stillman Business College, Danbury, Conn., for two or three years, has sold the school, and is to be in charge of the commercial work of the Stockbridge, Mass., High School.

W. H. Wherley is the new commercial teacher in the Sioux Falls, S. Dak., Business College.

ARITHMETIC

IN COMMERCIAL SCHOOLS

F. D. MITCHELL,

The Haverford School, Haverford, Pa.

Interest

A problem in interest is merely a problem in percentage into which the element of time has entered as a factor. As commonly used, the term "interest" means that which is paid for the use of money. Many different commodities may be given in return for such use but the most usual is a pecuniary one. The essential elements of a problem in interest are five: Principal: Time; Rate; Interest, and Amount. To illustrate: Suppose you loan me $500, for a certain period —let us say for one year. This $500 which you let me use is called the Principal. It may be taken as the starting point. The period for which I have the use of the principal is the Time. Now when the time is up, (in this case 1 year) I must return you the principal (500) plus a certain sum to compensate you for the deprivation of your money during the period I have used it. What is that sum? Custom, or it may be the law,—depending upon the State in which I do business—has fixed the rate of interest. In this particular problem we will assume that the rate so fixed is 6%. Now another question arises. What is meant by 6%. Briefly this: For every dollar of yours that I have held for one year I must pay you six cents. The working of the problem is now a simple thing. I know the principal(500): I know the time (1 year),and I know the rate (6%). Since I must pay six cents on $1, on $500 I will have to pay 500x.06, or $30. This thirty dollars is called the Interest. The last question that I must answer is: How much money will be required to discharge my obligation in full? $500 (Principal) plus $30 (Interest) gives $530. Therefore I owe you in principal and interest the sum of $530. This is called the Amount. These are the five principles of simple interest.

For finding the interest on any principal at 6% for any number of years, months and days, the following table is employed:

INTEREST AT 6%

The interest on $1 for 1 year is .06
" " " " " 1 m'nt " .005
" " " " " 1 day " .000⅙

In this connection it should be noted that the "Interest Year"is considered as consisting of 12 months of 30 days each, 360 days in all.

To illustrate the use of the above table let us work a short problem. Two years, 3 months and 5 days ago I borrowed $1,200. How much interest do I owe? Rate of interest 6%.

First find the rate of interest on $1, as follows:

.06 for 1 yr. is 12 for 2 yrs.
.005 " 1 mo. " .015 " 3 mo.
.000 1-6 " 1 day " .000 5-6 for 5 days.

Adding,we have .013 5-6 the int. on $1 for 2 yr., 3 mo., 5 da.

On $1200 it will be 1200 x .013 5-6, or $163. Therefore I owe $163. What is the principal? Time? Rate? Interest? How would you go about finding the amount ?

When the time is expressed in days the ordinary"day method"and bankers' 60-day method are used. Sixty days is 1-6 of a year. (That is, the interest year, 360 days). If the interest on $1 for 1 year is .06, for 60 days it will be .01.

What is the interest on $750 for 60 days at 6% ?

If the interest on $1 for 60 days is .01, $750 will give 750x.01, or $7.50. This was found by moving the decimal point two places toward the left in the principal. We may now state it as a principle that, "moving the decimal point two places to the left in the principal gives the interest on that principal for 60 days at 6%." This rule is convenient when the time or the money is some multiple or factor of 60, 6 or 600. Is there any difference between:

The interest $600 for 31 days;
" " 60 " 310 "
" " 31 " 600 "
" " 310 " 60 " etc.

Since the product of two or more factors is the same no matter in what order they are taken, we may transpose the principal and the time if it is convenient to do so. In cases where neither the time nor the principal is a multiple or divisor of 60 we commonly use the ordinary day method. "Multiply the dollars (and cents) by the days, point off three places (where the principal is expressed in dollars and cents, point off 5) and divide by 6. For instance James Robinson borrowed $150.50 for for 34 days, and agreed to pay 6% interest. How much interest does he owe? 150.50x34 (Point off five places) is $5.11700. Call it $5.12. $5.12 divided by 6 gives .85. On what is this rule based?

For finding the interest with rates other than 6% there are many rules, but unquestionably the entire application of the 6% rule should be taught first. The most common method is to multiply 1-6 of the interest at 6% by the desired rate expressed as an integer. This appeals to many students because of its simplicity, and because it is easily remembered. The cancellation is also employed in problems involving time expressed in days. There are many other rules—easily forgotten.

The legal rate of interest is that which has been fixed by statute to apply to cases in which no specific rate has been agreed upon. In cases where the agreement reads "payable with interest," or "with interest," and does not name the rate, the legal rate would apply. The legal rate is fixed by state statutes, and, consequently, varies in the various states. What is the legal rate in your state? Suppose I live in a certain state where the legal rate is 7%, and in your state the rate is 6%. I loan you $100. When the time comes to settle up, which rate of interest should apply? (No agreement was made as to the rate.) Students often "fall down" on things of this kind.

The maximum rate of interest is fixed by law, but that does not prevent you from loaning at a lower rate if you wish. However, you are not permitted to charge more. A rate in excess of the legal rate is called usury, and usurers are liable to severe penalties in a number of states. What is the penalty in your state? In certain states a higher rate than the legal rate may be charged if a special agreement has been entered into by by and between the parties.

It may be said in general that it is unallowable to charge more than the legal rate, and that it is unlawful to charge interest upon interest remaining unpaid. This of course, throws out compound interest from ordinary commercial transactions, and also outlaws periodic interest in nearly every state. Savings banks, insurance companies, building associations, etc., frequently allow depositors or investors what is virtually the same as compound interest,but aside from these and certain other special lines, compound interest and periodic interest are things of the past. Very little, if any, time should be wasted on them. In compound interest the student should learn to use a table intelligently, and that is enough. Aside from their use as a species of severe mental gymnastics, tests of accuracy in handling large and small fractions, etc., they serve no useful purpose in the school room. The average student has no place in his cranium to store any old stock of crazy lumber.

While exact interest is strictly legal, it is never used except in certain government calculations and by a few painstaking persons who would do well to save themselves the labor. However, I favor teaching a little of it toward the end of the work in simple interest as it serves as a review of the ordinary principles and compels unusual accuracy.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER TWELVE

A continuation of Number Eleven, taking up more particularly the subject of letter writing.

HELPFULVILLE, Oct. 3, 1914.

Dear Miss Alice:

Judging from the reports you have sent me, I believe you are on the right track in that English class of yours. You say that you are keeping them interested; then you can hardly fail to get results, good results, and your only problem is how to get the greatest possible results.

There are many varieties of opinion as to what constitutes a good business letter, just as many as there are as to what constitutes good English. Sometimes a crude, homely way of expressing a thing is more *expressive* (if you will pardon this violation of Harmony, see Lockwood p. 206) than a more trite and elegant phrase.

I am reminded of a story, which I think appeared in the Popular Magazine a year or so ago. A group of highbrows and authors had been discussing the difference between good and bad English, and each in turn had cut loose a long string of wisdom about style, diction and metaphors, all of which bored one of the listeners exceedingly. "The grandest outburst of language I ever heard," he contributed to the discussion, "was given by old Senator Deboe, of Kentucky, during the Goebel trial. On that occasion his entire testimony was:

" 'I seed Jack Chinn with his knife drawed.' "

This may be a good illustration of a barbarism, but it is at least laconic and forceful. I sometimes think I should rather forgive this than to be bored with hackneyed, stereotyped, monotonous, cut-and-dried English. How I do welcome a glimpse of originality in the work of a pupil:

The average stenographic student's embryonic effort at composing a business letter is something like this:

"I have your esteemed favor of the 31st ultimo, which was duly received and contents carefully noted. In reply I beg leave to state that we do not carry the goods about which you have taken occasion to inquire in stock, but we are reliably informed that you may be able to obtain same of The Brown Company of this city."

When you can get students to see that this phraseology is tiresome and almost meaningless and that the simplest and most direct statement is usually the best for business purposes, your stock will go up several points. Then you will begin to get a product more like this:

"We are sorry not to be able to furnish the goods asked for in your letter of August 31, but suggest that The Brown Store Compay of this city can undoubtedly supply you."

Not long ago two of my pupils were writing letters in which they described some of the recent events at the school. One wrote:

"We had a base ball game yesterday. We are going to have another one today."

Another:

"Our baseball team played the first game of the season yesterday against the Kansas City Blues. The Blues beat us 11 to 7, but I think we put up a fine game. To-day we are to meet the Kansas City University nine."

In this case the first writer was brief, but he really told nothing. It does not pay to chop off essential information. The second told a good deal in a few words. Could you tell it in fewer words? I read these two extracts to my class without disclosing the names of the writers. I think it had some effect. The comparison is so striking that it could hardly fail.

Here is another example of being too brief, which I clipped from the Kansas City Starr:

For Sale—A farm of 160 acres; good land; a house of 7 rooms; 2 miles from town; good crops; a fine barn; excellent roads; large yield of clover, corn and wheat; herd of dairy cows; house all hard wood; two wagons, reaper, etc.; raise good timothy; cheap; railway station 1¾ miles distant; attractive terms.

The Star terms this a "Cubist" want ad. and suggests the following as a much better prepared one:

For Sale—A 160-acre farm, two miles from town and 1¾ miles to R. R. station, connected by good turnpike roads; excellent top soil, well drained; good crops of clover, timothy, corn and wheat; herd of 14 dairy cows, 2 teams and buggy horse, 11 hogs, 24 chickens, 7-room house, hardwood finish; fine barn, silo and outbuildings; 2 wagons, reaper, seeder, cultivator and complete implements and tools; right price and terms; with or without stock and implements.

The Star further remarks: Nobody is going to do more thinking than he has to. Imagine getting complete sense out of the jumble of the wrong Want Ad! Maybe the man who used such poor judgment in writing this ad was simply hurried. If your first effort does not look or read right, then rewrite it. Classify your facts."

All of which is business English doctrine that I like. It seems to me we might make a good lesson or two on these want ads. I mean to try it. I saw another want ad not long ago in which was the sentence, "Position wanted by an experienced widow." I have been puzzling my head about it for some time. Can you tell me what it means?

I am glad you are becoming such an enthusiastic teacher and that you are finding much of pleasure in it as well as hard work—I amost quoted David Harum about the dog and the fleas, but stopped just in time to avoid a wrong implication. However, I will make a quotation before I close. It is from S. S. Packard:

"If in all coming time, I shall have no higher designation than schoolmaster, and if it shall be known that in this calling I have not wholly failed, my highest personal ambition will be met. It is of this title I am most proud."

Best wishes that we shall not "wholly fail," from

Your friend,
JOHN FAITHFUL,

Law from page 21.

have reasons to rejoice in our progress in the direction of judicial reforms. In illustration of the false respect that has been paid to judicial decisions, in other times, we are told of a thief who had been convicted in one of the provinces of France and was condemned to death. Just previous to his execution, the tribunal that had sentenced the supposed thief, received word from an adjoining province that the real culprit had been apprehended, made a complete confession of his guilt and had been adjuged the death penalty. The judges who tried the man now known to be innocent were nonplussed and seriously deliberated whether the man they had condemned should be liberated or whether out of respect for the dignity of the court and its inerrancy the sentence should be executed. The latter consideration prevailed and the dignity of the tribunal was sustained by the immediate and solemn execution of the innocent victim—because he had been legally found guilty. What a travesty on justice!

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

Contracts

A contract is an agreement between two or more persons, by which each is bound to do or not to do a certain thing.

More briefly, a contract is an agreement that is enforceable at law.

"Can't you always make a man do what he has agreed to do?" No, not always. Usually, of course, he ought to do it, and will do it if he is an honest man. But there are a number of reasons recognized by the law, why a man should not be compelled to do what he has promised to do.

For instance, suppose you should promise your brother that next Christmas you would give him ten dollars. You are clearly under a moral obligation to carry out your promise. But if you should fail to do so, your brother could not recover the money by a suit at law. (Why, we shall see later.)

Notice that there is no wrong done if you carry out your promise. Because you cannot be compelled to do a thing, it does not follow that it is wrong to do it. More often it is wrong not to do it. This point must be kept in mind all through the study of law. Because a contract is invalid, it does not follow that it is wrong for both parties to carry out its provisions. Because one party cannot recover from the other, it does not follow that it would not be right for the other party to pay him the amount he asks. Often he will pay the amount if he is an honest man. He is a very small, mean, detestable business man who does only what he can be compelled to do.

MAKING THE CONTRACT

When a suit is brought on an alleged contract, the first question is, "Was there a contract?" We saw above that a contract is an agreement between two or more parties. The next question, then, is, "Was there an agreement?"

Often this is a question of fact, to be decided by the jury, and proved by the introduction of evidence, either some writing signed by the parties, or the testimony of witnesses. But often it is a question of law.

It is evident that both parties must do something. A man cannot enter into an agreement, much less a binding contract, unless he is thinking of the matter, and unless he says or does something to express his thoughts or wishes.

Usually a contract is entered into by one party's making an offer, and the other party's accepting it. For instance, A says to B, "I will sell you this wagon for $50." This is an offer, which B may accept or reject; but if he accepts, then A is bound by his contract to sell the wagon, and B is bound by his contract to pay the purchase price.

The following are some of the most important points of law regarding Offer and Acceptance:

THE OFFER MUST BE COMMUNICATED

Suppose A should say to B, "I will give C $10 if he will repair the road by his farm." The next day C does repair the road, but without knowledge of A's offer. Later, learning of it, he brings suit to recover. It is evident that there was no contract, however, and he could not recover on the promise.

THE OFFER MAY BE WITHDRAWN

At any time before the offeree accepts, the offerer may say, "I have changed my mind," and withdraw the offer.

THE ACCEPTANCE MUST BE COMMUNICATED

It isn't enough for a man to say to a third party, "I mean to accept that offer." He must send word of his acceptance to the offerer.

THE ACCEPTANCE BECOMES BINDING AS SOON AS COMMUNICATED

Cases are on record which hold that the contract becomes binding as soon as the offeree has mailed a letter, or dispatched a messenger, or done anything else to communicate the acceptance to the offerer. The test is this: Has the offeree shown by his action that he has decided to accept? If he has written a letter but has not mailed it, he may still change his mind; but after he has mailed the letter, then the matter is decided. If he has started out to find the offerer in person, and communicate his acceptance by word of mouth, he may change his mind at any time before he has spoken of the matter; but if he has sent a messenger, the contract is completed as soon as the messenger is beyond recall.

AN OFFER LAPSES WITH THE DEATH OF THE OFFERER

If his death has occured before the acceptance, there is no contract. Illustrating these last two points, there is the case of the young man who mailed his check in payment of the first premium on a life insurance policy. Before the company received the check the young man died. Was there a contract? It was so held. The contract was completed when the acceptance was mailed, and the executor of the man's estate could enforce it. On the other hand, if the offer of insurance had been made by an individual, and his death had occurred before the check was mailed, there would have been no contract.

Commercial Geography from page 29

nearly all the recognized texts, I have concluded that they contain virtually the same material, it being arranged in different form according to the author's tastes and ideas of presentment. There is much that could be said for and against each of them if taken individually, but a selection of any of those put out by our leading publishing houses would not be amiss. In fact there is just about so much material that can be included in a text book of this kind, and this material can only be used as a basis, anyway, from which to deduce principals and work out relationships. The text book must furnish a framework of essential facts about which, the pupils, working under the directions of the teacher, can collect and amass the vast quantities of relative and available information.

I have in this article attempted to point out some of the conditions which have brought down unfavorable criticism upon the subject of Commercial Geography, and have indirectly suggested means of putting this branch of commercial instruction above criticism. We have noticed generally the aims of the course and some of the essential conditions under which it can be taught successly. In my next article I shall deal with the questions, "What is to be included in the subject of Commercial Geography?" and "How are we to teach these things?"

Obituary.

Mr. Stewart Liddell, for many years one of the efficient stenographers of the Court of General Sessions of New York, recently died following an operation. He was born at Eatons Neck, Long Island, in '72. After serving as a stenographer in his earlier years with R. Hoe & Co., he was officially appointed stenographer in the Municipal Court. In 1908 he was appointed official stenographer in the Court of General Sessions.

THE FUNDAMENTALS OF

ADVERTISING

M. W. CASSMORE,

Seattle, Wn.

ATTENTION

The attempt to make advertising something of a mystery has an equally harmful opposite in the view that it is merely a matter of applied common sense or that successful advertising consists in the use of plain straight-forward language.

Advertising of any degree of merit will produce certain returns. Under a detailed analysis, the reason why it does not produce greater returns is usually obvious. A manufacturer of umbrella frames recently spent a five figure amount in advertising his product. After six months traceable returns showed sales of some thirty odd umbrellas. The analysis showed that the form of appeal he used could not operate economically with his distribution.

This manufacturer is convinced that advertising is valueless. Rather, his experience shows that his knowledge of the conditions surrounding his commodity was defective and that the construction and application of his advertising were wrong. The cost of advertising is determined almost entirely by the way it is done.

In what we may consider its mechanics there are four steps or operations: the securing of attention, interest, desire and action.

This article may profitably consider attention, confining the study to that kind of attention logically resulting in sales. This will come under three heads: its kind, strength and fusibility.

Attention is of three kinds: voluntary, inducing a stronger mental activity in the same direction; involuntary, interrupting the present thoughts and changing the mind to others; and spontaneous, renewing mental activities previously stronger. We must therefore decide whether we wish to gain the attention of those now considering the subject, those who are losing interest, or those who have not yet given thought to a business training. At certain seasons, attention should be directed towards a particular school. The expense of gaining favorable opinion for commercial education will be wasteful during the logical seasons of enrollment. Such an appeal should be reserved for other times.

Spontaneous attention can be employed economically only where there is little or no competition and a known need exists. Every school man has had experience with applicants who postpone enrollment because of diminishing interest. His records will show that very few ever enroll and it is probable that the money and time spent on them might be better applied elsewhere. A properly planned application of advertising will decrease the number of such cases.

The strength of attention depends upon attractiveness and agreeableness, the one arresting the prospect's thoughts and the other drawing them nearer the desired subject. Many advertisers depend entirely upon attractiveness or eye catching qualities, as an attention incentive. There is no selling power in startling expressions or illustrations if they do not lead to a closer consideration of the subject.

Attraction in advertising is a subject upon which a volume might be written. This will be treated more adequately in future articles, so for the present, we shall consider an advertisement composed of pictures and type. A photograph, properly taken for advertising purposes, must have a certain artistic composition, a balancing of tones or values, and a defined optical center. Interiors should be taken with a lens of the proper angle so that the picture is as truthful as possible. The casual observer will not be interested in a distorted, obviously false picture.

An interesting looking page of type is one of the rarest things in advertising. The average printer knows but little of the principles governing such an arrangement. There are a number of persons making an excellent living by directing the typographical arrangement of advertisements. The usual errors consist in the use of linotype or machine made type and an endeavor to emphasize too many points or headings giving the page a "spotty," eye dazzling effect. This subject is of such importance that it will be necessary to treat it separately with illustrations.

Fusibility, or the holding of attention, depends upon relevancy or the use of statements which lead logically from one to the next; and simplicity, the quality which makes it possible to comprehend the subject without unusual will-effort.

These considerations cover the subject of attention. Certain inquiries will occur, most pertinent being those which concern the application of the analysis. The origination of an attractive attention stimulus may be desired. When our analysis is complete, such ideas may be readily found by a study of the related elements. If, for instance, we go no further than the incomplete analysis of the commodity in the last article, and review its points, the principle of relativeness may give us a suggestion. If our analysis of consumer conditions were also constructed we should have exact data to work from. We will presume, for example, we have analyzed, as to occupations chosen, the graduating list of the city high schools. We find a certain percentage choosing law or teaching, or civil engineering or domestic science. Our hope of enrolling the law student is to show him that a business course will expedite his progress and be an asset in his practice. It is true that the most of law students think about this, but they do not think about it clearly or in a way that leads to action. In other words, their attention to the matter needs focusing. If we say "Your law course can be shortened" we shall get the immediate attention of this class.

Any working analysis must necessarily be complete, covering all points. The only safe way to construct advertising is to be possessed of the facts. Many a school man is wasting money because he does not know what his market actually thinks about him. A frank report on consumer conditions, prepared by an intelligent investigator, would furnish a basis for eliminating misdirected advertising. Some of the findings would doubtless be disagreeable. Indeed, it is rare that a business firm will accept the facts of such a report while the business is still profitable. The most of advertising is still done upon what we believe or hope is so. This is one of the first reasons for its high cost.

The next article will consider the stimulation of interest.

NEWS NOTES

Miss Ethel R. Colley, of Philadelphia, is to be the new commercial teacher in the Woodstown, N. J., High School, during the coming year.

S. D. Green, last year with the Trenton, N. J., High School, will be in charge of the commercial work of the Reading, Pa., High School.

Miss Margaret Pearsall, of Albany, is a new assistant commercial teacher in the Albany High School.

Miss Ethel M. Straw, of Salem, Mass., will have charge of the commercial work in the Skowhegan, Me., High School, during the coming year.

William E. Smith, of the Drury High School, North Adams, Mass., has been made head of the commercial department of the Medford, Mass., High School.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

EFFICIENCY

There is such a thing as a law of mental automatic habit, and yet the average man never realizes it. After an individual reaches the age of thirty I would say that most of his mental work is done on a mental automatic basis. In order to make my meaning clear I will illustrate. After an individual has become an expert at operating a typewriter, he can operate it at a great rate of speed, follow the material he is reading and carry on a conversation at the same time. He may even be addressed in one language and answer the questions in another. You have seen how readily a pianist can play, follow her notes and carry on a conversation at the same time. You have also seen men unconsciously light their pipes or cigars. These are illustrations of what I mean by the mental automatic habit.

Every man trains his mind to a certain extent, and after that training and a certain amount of practice, the brain cells have become so indented that the mind thereafter automatically and with little effort follows this mental path which in reality becomes the path of least resistance.

The ditch digger has never trained his mind to do anything more difficult mentally than dig a ditch. Such a mind is untrained to do anything else and when it works automatically its scope is so limited that it cannot help one to do anything more difficult. A man can train his mind so little that it is not competent to do anything more difficult than engineer the digging of a ditch or work on a section, or he can train it to manage the details of a million dollar business with the ease of clock work. In either case the mind works automatically on the basis of its previous training.

If the average young person could just realize the significance of this, he would immediately begin the training of his mind so that it would ultimately work automatically in the doing of big things instead of little ones. Suppose a man wants to become an expert creative letter writer. He trains his mind to realize at a glance the strong or weak points in a letter. He trains his mind to build a certain type of letter. After being trained, his mind refuses to produce any letter that does not square with his mental conception of what that letter should be like. The mind works at it and will not rest until it has created this letter in accordance with its automatic habit.

A Burroughs Adding Machine, when run by electricity, is a perfect acting piece of mechanism. All you have to do is to keep it oiled, keep it in repair and press the proper keys. When you press the keys the machine, being run by electricity, operates automatically. The untrained mind of the day laborer finds it as difficult to do his little mental task as does the man who manages a million dollar business and a half a thousand men. The big man has trained his mental machinery, continually oils it with new ideas and that mental machinery works just as easily at its task as does the Burroughs Adding Machine when run by electricity.

Isn't it a wonderful thing that you can create a marvelous mental ma-machine providing you have the courage, ambition and initiative? When you create that automotic mental machine it will increase your earning power in proportion to the kind of machine you have created.

I recently delivered an address before a convention of salesmen. One of them said he had a question that he could not answer and he wanted to know if I would answer it for him. His question was, "Why is it that a carpenter never hesitates to go to work at a certain time each morning and that many salesmen do?" The answer to that is very simple. It requires mental effort to sell goods but it requires no mental effort to go to work at the carpenter trade.

Why is it that so many men and some of them college graduates, gravitate from mental work to physical work? It is because they lack the courage to put forth the mental effort and meet their fellow man on a mental plane. They found it mentally easier to step from mental work to physical work where the mental strain is almost entirely removed.

The man who has received a mental efficiency education, an education that theoretically trains the mind but teaches it nothing practical, is likely to have a mind like a weak-backed monkey wrench. Whenever the resistance is applied the wrench slips. But the man who received a business efficiency education that trains him to do definite, workable things in a definite way, has a mind like an alligator wrench. Whenever and wherever the resistance is applied, it grips the resistance with a bull-dog, vice-like, never-give-up grip and no matter how tight the mental nut is it turns it.

The student who spends two out of his four years in college studying subjects simply for the mental drill he gets out of them, is wasting at least one of the two years. Art for art's sake is a farce and so is study for its own sake. We have learned that the study of a practical efficiency subject that the student is interested in, is even a greater mental efficiency study than a purely theoretical subject that the student has no practical interest in. In other words the study of Salesmanship, which is nothing more nor less than the study of industrial psychology, applied psychology, is one of the most fascinating studies in the world, and it is very practical, while the study of Greek or higher algebra to the prospective business man is uninteresting, unpractical and therefore not so good a mental developer.

If a man lived one hundred and fifty years he could easily afford to spend several years in the development of his mind and then several more after that in learning some trade, business or profession that would be of direct practical value to to him.

The average man hasn't more than twenty-five years of high power efficiency at best. He must, therefore, conserve his time and energy. He should study the subjects that will at the same time, not only train his mind but prepare him for the business of life. When a student does this he will not only be a broad-minded practical man but he will be an idealist.

A. B. Curtis, formerly employed in the Minneapolis Business College, is to have charge of the High School commercial work in Chippewa Falls, Wis.

D. P. McDonald has been elected teacher in the Y. M. C. A., at Baltimore, Md.

Miss Amy L. Whitcomb, of Townsend, Mass., is a new shorthand teacher in Merrill College, South Norwalk, Conn.

Miss Frances Greenhalgh is a new commercial teacher in the Reading, Mass., High school.

A. E. Walk, last year with Highland Park College, Des Moines, is to be an assistant in the Northwestern Business College, Spokane.

George C. Clarke, of Portland, Me., is a new commercial teacher in the New Bedford, Mass., High School.

Mr. and Mrs. William H. Helm
announce the marriage of their daughter
Gertrude Strong
to
Mr. Charles Robertson Hill
on Wednesday, August the twelfth
nineteen hundred and fourteen
Newark, New Jersey

COMMERCIAL GEOGRAPHY

F. M. BEDINGER,

Hancock, Michigan.

The Second of a Series of Three Articles

(Continued from Sept. Issue.)

What brings out the most severe criticism of commercial geography is the fact that in much of its teaching it resolves itself into purely a memory study. No teacher can go far in dealing with the topics of Commercial Geogrophy without finding himself face to face with an endless recitation of statistics, and it is perfectly natural that the unwary teacher will allow himself to make this pandemonium of facts and figures the object and aim of his teaching. If he does, the subject immediately becomes a dull one, unworthy of a place in any curriculum. These facts and figures necessarily change with every market day, and to attempt to memorize them is a needless waste of time and energy. The world's Almanac, The Statesman's Year Book, and other comprehensive reports contain them all, and for a few cents a man can have at his elbow an accurate compilation of statistics without end. Why waste good brain power and kill the interest of the student when at any time a forefinger run down a well ordered index will point out the page where information in abundance is to be had? It is useless to go further in this, a simple example will clinch the truth. We are studying the United States. The imports and exports for the year 1913 are given on pages 217-219 of the World's Almanac of 1914. The export table includes the names of sixty different articles with statistics concerning same ranging in terms of money from $941,622 for clover seed to $4,562,295,675 for cotton. The import table contains a list of fifty-three articles ranging in value from $122,821 for Portland cement, to $118,963,209 for coffee.

It will take the average mind several hours to memorize these facts, and the average mind will not retain them three days. There is nothing of interest in learning these statistics and in doing so we lose sight of the vital points connected with American commerce. How much of an idea of conditions of beet growing, sugar making, hop growing, and beer distilling do we gain from a similar statistical study of Germany? None at all. But take a student out and merely walk him through a brewery and he will yell "Germany" every time he sees a beer sign thereafter.

What we must do then is to cast about for something to include in the subject of Commercial Geography, and some way to present this something that will cause visualization. We must get down to the causes of things that appear in the commercial world, and having led up to the factor itself, we must study its effect upon commerce and its attendant institutions. The student must be trained to conceive of commercial conditions that are local, continental, and universal in their application. He must get this training through experience which after all is merely the use of the five original senses.

While the giving of this experience is no great task, it requires a skillful and well prepared teacher to do it successfully. A far too large percentage of teachers of Commercial Geography—perhaps no larger than in many other subjects—have had inadequate or no training at all in this line. The training courses that are available are in too many cases superficial at the best, and liable to the very criticisms we are noting here. But no matter how good the training course may be, this is not sufficient to make a good teacher of Commercial Geography. There must be a large amount of actual and practical experience out in the world of business to go hand in hand with school training. One cannot comprehend any of the industries unless he has been in close contact with every day production, buying, selling, manufacturing, etc., of the commodities that feed and clothe him. How can a teacher teach a lesson in beet sugar if she has never seen a sugar beet or any thing pertaining to it except its manufactured product? Of course it is not necessary to have a globe trotter, nor to have seen and studied all of the industries in detail, but one is surely a better teacher the more he has seen, done, and learned through his own experience.

I can give no better advice to Commercial Geography teachers than this, read broadly and carefully all the material that you can find pertaining to man's industry, his needs, and his methods of satisfying them. Current literature is full of articles on subjects both interesting and important, which can readily be worked into the Commercial Geography course. Your entrance upon the teaching of Commercial Geography presupposes some knowledge of history, geography, economics, and sociology—not necessarily a university training in each, of course, but there must be present the ability to analyze man's relations into their causes and effect upon each of the four subjects named, and *vice versa* the causes and effect of these forces upon human activities. Coupled with this ability there must be the capacity and inclination to do good hard work and research on the part of the teacher. The factors and facts of no other subject change so rapidly as those of Commercial Geography and one must progress with the times and follow these changes, or become a back number and therefore an inefficient and worthless teacher.

With a competent and well prepared teacher in charge, a great deal still depends upon the personnel of the student body. In commercial colleges the age, the maturity, and the type of the students make it possible to pursue the subject in all its applications and to the limits of its boundaries. In public school work commercial geography can and should be begun in the very lowest grades and carried up to and through the high school, but this is a matter that volumes could be written about and we must confine our observations to the high school. Such a commercial geography course as I propose to outline in a succeeding article requires a class of students who have had at least two years of regular high school work, and who have in these two years' work learned to study, to reason, and to think. In the commercial course which I have arranged, I have placed Commercial Geography as a third year high school subject, and my classes, now composed of third year students, are doing excellent work. I am convinced that to place the course in a lower grade would include students too immature to do good work, and it is reasonable to suppose that placing it in the senior year would attract still better prepared students.

I have mentioned above two essentials of a good Commercial Geography course,—a competent teacher, and a sufficiently mature group of students. A good text book is another essential. What you would consider a very good text book, would doubtless differ from my selection of the same. We need not necessarily agree upon the best text book, and it is a good thing, for the authors and publishers at least, that we do not, but since the course is largely laid out and directed by the text it must be arranged in a logical and natural order to include the best treatment of

(Concluded on page 26.)

CATALOGS CIRCULARS

"What Others Have Done You Can Do" is the title of a little, firey-red covered booklet issued by The Office Training School, Columbus, O., R. E. Hoffhines and W. L. Ohmert, proprietors, containing portraits and testimonials from successful pupils.

Lyons and Carnahan, Chicago and New York, are issuing a 32-page catalog of their commercial school publicatinns. It shows an increasingly large list of texts for commercial and high schools, and of a commendable order too.

The Northwestern Business College, of Minneapolis, Minn., is treating its patrons to a long, narrow, green-covered, well-printed booklet. J. M. Balzer and C. O. Bentley are the proprietors. In it we see the face of one of our former pupils, C. E. Lowder, who is an accomplished penman and whose modesty is on the par with his skill.

"The Southern Exponent" published by and in the interests of the Bowling Green, Ky., Business University is splendidly illustrated and enthusiastically written. The journal contains some very excellent penmanship from the pen of W. C. Brownfield, the penman.

"Banks College News" is the title of an exceptionally interesting and meaty publication of thirty-two pages, issued by and in the interests of the school and its publication.

"The Stenotypist" from the Stenotype Press of Indianapolis continues to grow even more enthusiastic and helpful with each succeeding number, and more attractive as well.

Elliott's Business College, Burlington, Iowa, is issuing an eighty-four page catalog, profusely illustrated, splendidly printed and artistically bound in brown and embossed in gold. Elliott's School is one of the pioneer Commercial Schools in the west and we wish it long continued prosperity and success.

"The Minneapolis Business College" publishes an unusually expensive and attractive catalog covered in flexible alligator-like material and bound in book form. This institution must indeed be prospering or it could not afford such expensive literature, and it must be doing good work or it would not be prospering. It is printed in double toned sepia ink and profusely illustrated with half toned cuts of faculty, students and school room scenes.

The Practical Business College, Fayetteville, Ark., W. C. Lamm, President, publishes a catalog covered in gray of forty pages, illustrated.

Kansas Wesleyan Business College, Salina, Kans., is represented before us by a well printed periodical entitled "New Era," printed on enameled paper and covered in white, indicating progress and prosperity.

"What eminent men and successful graduates say of the Rider-Moore and Stewart School" is the title of an embossed, buff-colored covered booklet filled with portraits and testimonials of distinguished men, making it one of the most effective pieces of advertising received by us.

The Mountain State Business College, Parkersburg, W. Va., A. G. Sine, President. I. P. Mesch, Principal, continues to prosper and to issue convincing advertising literature, the Journal before us being a large eight-page profusely illustrated document.

"The Story of Gregg Shorthand" as told by John Robert Gregg is the title of a brown covered booklet of thirty-two pages published by the Gregg Publishing Co., containing the speech given by Mr. Gregg at the Silver Jubilee Convention of the Gregg Shorthand Association at Chicago, 1913.

"Lawrence Business College, W. H. Quackenbush, President, is sending out as a representative, a large, twenty page, well printed, profusely illustrated catalog covered in brown, which bespeaks a flourishing school.

"The Counselman School of Stenography" is the title of a very attractively covered and illustrated publication issued in the interests of a private school with "home comforts," located in Spokane, Wash. Its contents, both in text and illustration, indicates that the school is private and exclusive rather than large and public.

The George Peabody College for Teachers, Nashville, Tenn., in its bulletin of June, 1914, announce the opening of that institution, it being the direct outgrowth of the educational policy of the trustees of the Peabody Education Fund. Anyone interested would do well to secure this bulletin as it marks an important era in the teacher training of the south—indeed, it will affect the teaching of the whole country as does any great educational institution.

"Philippine Education" by the Philippine Education Co., Manila, P. I., reaches our desk quite regularly and is filled full to overflowing with very interesting and instructive information concerning the education that is transforming the Philippine Islands from a primitive condition to a very civilized one. Subscription price $2.00 a year, 20 cents a copy.

One of the best pieces of school advertising is hereby acknowledged as coming from the Rider-Moore and Stewart School, Trenton, N. J. It is covered in fancy white pleasant-to-the-touch material and embossed and printed in gold and purple. The inside is printed on heavy rough paper with enameled inserts for artistic half tone illustrations. Near the front one of the pages is graced by a half tone portrait of President Wilson and on the opposite page is given a testimonial from him complimentary to the work of the school. It bespeaks a high grade institution.

Advertising literature has been received from the following: Marietta, Ohio, Commercial College; The Fourth International Congress on Home Education, Philadelphia, Pa.; Drake College, Newark, N. J.; Simmons College, Boston, Mass.; Bowling Green, Ky., University Summer School; The Brandon-Stevens Institute, New Brighton, S. I., New York; Hunt's Business College, Eau Claire, Wis.; Bryant & Stratton Business College, Providence, R. I.; State Normal School, Whitewater, Wis.; Duff's College, Pittsburgh, Pa.; Rider-Moore & Stewart School, Trenton, N. J.; Spencerian Com'l School, Louisville, Ky.; Simplified Spelling Society, London, W. C., and The Business Training School, Weatherford, Texas.

Central Commercial College, Portland, Ore.; Capital Business College, Salem, Ore.; Wheeling, W. Va., Business College; Soule Commecial College & Literary Institute, New Orleans, La.; A. Flannigan Co., Chicago; The Ellsworth Co., Mont Vale, N. J.; Spencerian Commercial School, Louisville, Ky.; Muskogee, Okla., Sentinel; Northwestern Business College, Chicago; D. C. McIntosh, Dover, N. H.; New York, N. Y. University School of Commerce.

The Hoover Business College, Salt Lake City, Utah; Commercial Education Co.; Lawrence, Kansas, Business College; Duff's College, Pittsburg, Pa.; The Shorthand Society, Brooklyn, N. Y.; Commercial School for Girls, Columbus, Ohio.

Commencement Announcements, invitations, etc., are hereby gratefully acknowledged from the following: Spencer's Business School, Schenectady, N. Y.; St. Mary's Institute, Elk City, Okla.; Cass Technical High School, Detroit, Mich.; Academy of Idaho, Pocatello, Idaho; Haskell Institute, Lawrence, Kans.; The Packard Com. School, New York, N. Y.

NEWS NOTES AND NOTICES

Mr. Glenn W. Slade who has been with the Troy, N. Y., Business College, is now connected with the Northwestern Business College of Spokane, Wash. Mr. Slade is a fine young man and we wish him success in the excellent institution to which he goes.

Mr. C. J. Prager, who has been taking penmanship and teaching commercial subjects under the tuition and direction of J. D. Rice in the Chillicothe, Mo., Business College is now principal of the Commercial Department of the Ishpeming, Mich., High School.

Mr. John S. Griffith, who is now teaching in Healds Business College of Reno, Nev., is doing very creditable work in ornamental writing. We have recently received some ornamental cards which show great skill and the touch of a master.

Mr. E. M. Huntsinger, for many years at the head of Huntsinger's Business School, of Hartford, Conn., returned the early part of August, after an absence of six months, from his journey to the South and West, having added, he feels, at least ten years to his life. His many friends will therefore be glad to learn of his return to Hartford and of his renewed health.

When the 51st school year came to a close on August 2nd at the Rochester Business Institute, Rochester, N. Y., it was found that the total attendance reached 925, breaking all former attendance records. Twenty states and foreign countries were represented in the enrollment. One hundred and seventeen commercial teachers entered that school during the year to study commercial subjects and to get a knowledge of the best methods of teaching them. Surely this institution is making a remarkable record, and its influence on commercial education is reaching far and wide.

P. H. O'Hara, formerly of Greenville, S. C., is now with the Malden, Mass., Commercial College. Mr. O'Hara writes a wonderfully-like Mills hand. He is a fine young fellow and will we are sure, make a success in New England.

The Hoover Business College was recently opened in Salt Lake City, Utah, Mr. M. S. Hoover being the President. The school occupies the second floor of the New Orpheum Building. The seating capacity is about three hundred students. The equipment is new, complete, and first class. Mr. Curtis McCombs is the Secretary and penman. We wish the new institution the success it deserves.

Mr. Alfred H. Quinette, formerly of Pittsburg, is Principal of the Commercial Department of the Duquesne, Pa., High School.

S. E. Ruley, last year principal of the bookkeeping department of the Winona, Minn., Business College, bought a half interest in the Creager Business School, Louisville, Ky. Mr. Ruley taught in the Creager School four years before going to Winona.

Mr. C. E. Lee, formerly Principal of the Commercial Department in Lennox College, Hopkinton, Iowa, is now teaching in the Northwestern Business College in Chicago, succeeding Mr. J. N. Krout who has retired from teaching after having been connected with the Northwestern College for twelve years,

Mr. A. T. Link, who for about nine years past has been conducting Link's Modern Business College, Boise, Idaho, has sold that institution to Mr. W. H. Coppedge. Mr. Link reports that the school is now more prosperous than ever before and that the prospects for the coming year are exceedingly bright. He states that the equipment is modern and complete, the location ideal and that a splendid corps of teachers is employed. He also states that the school enjoys the confidence and patronage of the public of Boise and all Southern Idaho, both with respect to the enrollment of students and the placing of qualified students in good positions. The new management is therefore taking hold of the institution under very favorable circumstances. The B. E. extends best wishes to Mr. Coppedge, as well as to Mr. Link in whatever he may undertake,

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass., Thompson's Business School.

PART II

The Argonauts

General Sutter had a fine plantation and the General was fitting up a saw-mill and they were digging out some silt from the creek bed to make a dam in the little stream that ran through his estate and Michael Kelley, a raw boned Irishman from Limerick, who had sought adventures in the new country, was lustily shoveling the soft dirt of the brook bottom out on to the bank. Of a sudden, Kelley ripped out a sharp curse as his shovel struck something hard, an unusual thing, and barked his shin against the shovel blade.

"KELLEY AND BURK AND SHEA"

"To the divil wid yes!" said Kelley as he picked up a small well rounded rock as big as a man's fist from under the shovel blade and barked his shin on the shovel blade he tossed it up on the bank where Burke, his comrade, was throwing the dirt further back up the bank to Shea. They were all there, "Kelley and Burke and Shea," and the rock as it came bounding back to Shea caught a gleam of sun-light that showed a queer streak of yellow where the shovel had struck it.

"That's a queer rock," said Kelley as he picked it up and looked at it curiously. Then there came into his blue eyes that gleam which has made men fight and die and journey the wide world over.

"The divil! it's gold," said Burke, as the same light flashed in his gray Irish eyes. By God, Yes! said Shea as the same fire glowed in his somber optics, it's gold! The three men gathered around it, for "Kelley and Burke and Shea" have been everywhere. They fought in the trenches of the Crimea. They were at the relief of Lucknow when Havelock and his men fought the way through the Indian mob of Sepoys. They were in the pirate crew of old Sir Henry Morgan. They had been down in Peru and Mexico, where the gold hunters had sought the yellow metal out of the bosom of the earth, "Kelley and Burke and Shea," the Irish adventurers, and they were there at Sutter's mill at California when the gold was discovered in the year of our Lord 1848.

The Argonauts were the gold seekers. Those who went out with Jason, the Greek, in his ship "Argo" in search of the fabled golden fleece, and there came swarming into California from all parts of the world, the Argonauts of the nineteenth century. From Europe, the adventurers of London Town, some in rags, some in shags and some in velvet. They came from far New York and in the van came the pioneers who are always in the forefront of every adventure, where gold is to be made, the chosen people, the Israelites, those wanderers of the earth, without a home, but always in the forefront of the gold seekers.

They came by ship around the stormy horn where splintering ice crags rattled among the spars and rigging of the crowded ships. They came over the rocky mountain by the Indian trail of Fremont and many of them left their bones along the wayside, for the Indians were by no means friendly and finally, they came across the old Isthmus trail of Henry Morgan's Argonaut's of 250 years back, and so the Isthmus again began to be a passage way from East to West.

THE PANAMA RAILROAD

But soon there were no ships going around the horn, for as fast as the crews reached the Golden Gate of San Francisco and found that only a few days journey inland they could scrape up more gold in a day than they could earn in a whole voyage, they promptly deserted the ships and rushed to the gold fields. A good many of them already were avoiding the long trip around Cape Horn by going by steamship from New York to the old Spanish town of Colon and crossing the narrow neck of land to the opposite city of Panama, there to take passage by ship for the gold-lands of California. It cut off six or eight thousand miles of distance for it was only fifty miles across the isthmus by the old Spanish trail. They took canoes at Colon and native Indians paddled them up the Chagres River as far as they could go.

Then they were carried in swing chairs on the backs of Indians over the Culebra, the back-bone of the earth, and on the other side again, they found canoes awaiting them to take them down to old Panama, but it was a tiresome journey and only those with money could get there that way for as likely as not they would have to wait a month or more before there came a ship down from San Francisco to take them away, and so in 1855, six years after the first discovery of gold, when the rush was over and regular ships could be counted upon, a set of Yankees from New York began the building of a railroad across the isthmus.

It was a nice job of railroad building, a little bit of a railroad only fifty miles long with small locomotives, small cars, and small traffic, but it was one of the hardest roads to build that anybody ever encountered on this continent, for it ran through swamps that fairly hissed and sizzled with poisonous snakes, through jungles, where great spiders, as big as your hand, jumped at you and bit you most poisonously, where scorpions, savage little devils, and hundred legged centipedes and hairy black tarantulas came crawling in to bed with you at night, and if you rolled over on to one of them, you had mighty good reason to remember it for a long while afterwards.

That was the kind of job the surveyors went through, working up to their armpits in slimy ooze as they made the survey. When they came to get the workmen to build that road they had the time of their lives. At first they brought eight hundred Chinese coolies. These Chinese coolies went anywhere and were little better than slaves. They hadn't been there a day before a hundred of them were deathly sick. They had, very foolishly, taken away their opium which they soon gave back but they died just the same and not a hundred out of the eight hundred escaped alive. Then they brought a lot of Irishmen over. These Irishmen stayed just long enough to turn around and go back. They were bold dasbing fellows too, ready for adventure, but they didn't like the snakes and the great hairy spiders and the crawling centipedes and the mosquitoes, big savage, double-breasted fellows, that would bite right through a pair of leather boots and clench their bills on the other side. Finally three thousand negroes from Jamaica accomplished the task and the little railroad did a thriving business from the very start.

MONOPOLY FREIGHT RATES

It charged high freight rates: For instance, the freight rate from San Francisco to London was thirty dollars a ton for wheat from California and that little railroad, fifty miles long, charged *fifteen dollars*, of that thirty for carrying it fifty miles out of the long journey that it had to go. No wonder they made money and they did until by and by the Pacific railroad crossing the continent knocked them out of business, and when they sold the railroad to Fredinand de Lesseps in 1880, it was decribed as just two streaks of rust on some rotten ties with fifty rickety old cars, about a dozen scrap-heap locomotives and some freight cars.

DeLesseps approached them to buy it when he began the canal and they asked him two hundred dollars a share which was fourteen million dollars for the whole business. De Lesseps thought he could do better by pretending he was not going to buy it so he waited, and when he tried the next time they asked him two hundred and fifty dollars a share and he paid seventeen million five hundred thousand dollars for that little scrap of road and it was worth the money, too, every dollar of it, for it did splendid service in the building of the great waterway.

THE SUEZ CANAL

A great canal uniting the Mediterranean and the Red Seas had been built by a foreign company promoted by a Frenchman, Count Ferdinand de Lesseps. This canal was one hundred miles long. It connected the Red and the Mediterranean Seas and brought Europe and Asia thousands of miles nearer together, for before this time nearly all the freight of India, China, Japan and the teeming East with its crowded millions had been sent around the Cape of Good Hope, a long and perilous journey.

English capitalists had ridiculed the idea of de Lesseps as being visionary and absurd, "a French opium dream," but it was finished. It had a depth of twenty-six feet and was seventy-two feet wide at the bottom, large enough at that time to admit any steamship afloat, but the Suez Canal would be sadly crowded by such an ocean monster as the Imperator or a great super-dreadnaught like the Florida.

The Suez Canal was not a lock canal but a sea level and its dimensions were soon greatly increased. The Suez Canal is now one hundred thirty-four feet wide and thirty-six feet in depth, large enough to accommodate about anything afloat. This canal was built by a private corporation which became immensely rich. It cost about one hundred million dollars to build it and the British Government finally got control of more than half of these shares and practically controls the Suez Canal, and ownership in that ditch is immensely profitable.

At first the business was small, but it became immense, and at present, a one hundred dollar share of Suez Canal stock is worth fifteen hundred dollars.

The charge for carrying freight through it is about $2.50 a ton. Well, the Suez Canal was finished and Port Said, the Asiatic entrance, was in a blaze of glory in celebration of that event. The Khedive of Egypt had furnished a large part of the help to build this canal. They were little better than slaves, these Egyptian fellaheen, as they called peasants. They were Musselmen, Mohammedan in religion, and slaves of the Sultan of Turkey, whose governor the Khedive of Egypt was. They died by thousands in the swamps and fens and marshes, through which the great ditch pushed its way; but there was the greatest celebration ever held on earth when the Indian Ocean was united with the Atlantic through the Red and Mediterranean Seas.

All the beauties of London, Paris, Rome, Vienna, Berlin and St. Petersburg, crowded to Port Said. Verdi, greatest of the Italian opera writers, wrote his brilliant and beautiful Grand Opera, "Aida," to celebrate the opening of the Suez Canal and the superb company of artists from the Grand Opera House of Paris went there to sing it in a magnificent opera house, constructed especially for the purpose. There were magnificent fireworks, gorgeous processions, and one grand, glorious champagne "drunk" for more than a month to celebrate the opening of the Suez Canal and Ferdinand de Lesseps came back to Paris, the most popular man in the world, for they said he had accomplished the impossible, and in France, and everywhere else, for that matter, "nothing succeeds like success."

THE PANAMA CANAL

Then about that time, there came a revival of the talk of building a canal across the Isthmus of Panama. The speculators who had grown rich out of Suez, naturally turned their eyes in that direction and of course de Lesseps was the man chosen to accomplish the task. Now, de Lesseps wasn't an engineer at all, and didn't know much more about engineering than I do, and that is mighty little. He didn't have much respect for engineers anyway, they were too fussy about little things, but he did have great respect for "men of business," who could figure our millions in the future, and when shares of the Suez Canal went bounding upward, sky high, jumping from $30 apiece to $300 apiece, Paris speculators were mighty ready to go into anything of that kind and they sent engineers over to make a survey and get the privilege of

building a canal across the Isthmus of Panama to unite the Atlantic and Pacific.

FINANCING THE BIG DITCH

$214,000,000 was the cost estimated by these engineers after a hasty survey. For that sum they thought they could dig a ditch wide enough and deep enough to float any steamer then in existence, from Colon on the east to Panama on the west, a distance of fifty miles, the highest elevation was the great Culebra back-bone, some three hundred and thirty feet above the sea level. The remaining distance ran along river valleys which emptied into the Atlantic on the east side of the ridge and into the Pacific on the west side.

DeLesseps went back and tried to sell shares in this canal company, but they didn't go worth a cent, the amount was too great, more than double the cost of the Suez, twice as big, and there didn't seem to be business enough there to attract the Paris speculators. But in a little while, the head of an engineering firm came forward, and he and de Lesseps figured again and decided that they could build that canal for $162,000 000. Quite a drop, but still not enough to make the scheme popular, and they whittled it down to $102,000,000, and then the public began to buy the stock and the big ditch was started with characteristic French enthusiasm.

THE FIRST SHOVEL OF DIRT

A big crowd came over from Paris to throw the first spade full of earth of the great canal which was to prove the crowning glory of de Lesseps' life. By the way, de Lesseps was 73 years old then and ought to have been thinking about Heaven instead of a canal, in a place which was hotter than the other abode of departed spirits and much more nasty, for there was every kind of bug and spider and scorpion and stinging insect down there, besides "Yellow Jack," that grizzly imp of fever which slaughtered most white men who came within his reach, and there was cholera, too and jungle fever, and the Lord knows what there wasn't.

But he came over just the same and brought the girls with him. A gay crowd they were, full of high spirits and all other kinds of spirits. When they anchored their steamer in the bay and found the mud so deep that they couldn't get in to throw up the first shovel-full of dirt, they sent a boat ashore and brought some dirt out and piled it up on the deck of the ship and Madamoiselle de Lesseps, with a silver spade, threw the first shovel of dirt on the deck of the steamer and many magnums of champagne were emptied to the success of the enterprise. It was quite dramatic, very French, almost comic opera bouffe, but it wasn't real engineering, and they soon found it out.

THE BUILDING OF THE FRENCH CANAL

Mind you, this French canal had all been surveyed in a few months. Dingler, an eminent French engineer, was to have charge of the work. De Lesseps in Paris was to float the bonds and find the money. Dingler went over there full of enthusiasm and probably full of champagne. He took along his wife, his two daughters and his son-in-low. He left the son-in-law and the two daughters in the cemetery at Colon, for "Yellow Jack", that grizzly devil of the isthmus stole out and stabbed them with his poisoned dagger, and they died, and Madam Dingler, too, was so smitten with the jungle fever that she only lived a year, when she went to join her two daughters aod the son-in-law. Dingler himself finally, after a gallant struggle, gave up the task so racked with fever that he couldn't hold his own.

A KNIGHT OF THE NINETEENTH CENTURY

Then there came upon the stage, a very remarkable young man, Philip Buneau-Varilla, the Giant Killer, a handsome lad, just out of the Polytechnic of Paris, the great French military school. He wasn't an engineer, but an officer of the French army. This handsome young aristocrat went down into that deadly stew of stench and fever and for years until the final crash, carried on the work amid yellow fever, cholera, jungle fever, isthmus fever, poison snakes, scorpions, centipedes and every infernal thing that haunted the marshes and swamps and lagoons of the old isthmus.

It was every night the dropping out in his task of some comrade that he had to cheer him on, but Varilla, always gallant and gay, was always ready to drink the old cholera toast of the English officers in India, "Three cheers for the dead already! Hurrah for the next to die!"

It is a splendid story of courage that he tells. He himself was absolutely temperate. He did not drink. He was careful in his personal habits, a trained athlete, but he went into every danger. There was not a day that he did not visit the dead and dying and sick, in the fever hospitals. There was not a day that he did not see fear and terror on the faces of those around him.

He was twenty-six years old when he was put in full charge of the work, nothing but a boy. Two engineers had been sent over there to take the place of Dingler when Dingler had to give up. They were both afraid of "Yellow Jack," and "Yellow Jack," like every other assassin, attacks most readily those who fear. I have seen that a score of times, I have been through, myself, two terrible smallpox outbreaks. One in Manchester, New Hampshire, where every patient taken to the small-pox hospital died. One in Rochester, New York, where a thousand lay rotting in the swamp in midwinter, in tents, because the pest house was filled to overflowing, and those who feared were the ones who were sure to contract the dread disease.

These two men, who came over to take charge of the work, were dead in less than two weeks, and Varilla, young lieutenant of the Polytechnic, was the only man left on the jnb. He accomplished wonders, this young Frenchman, for his dash and courage inspired the others, and, in spite of the long train of death wagons taking the corpses to the gravevards of Colon and Panama, the workmen stood by him to the last, and it was not the fault of engineers or laborers that the first Panama canal of Ferdinand de Lesseps was a most ghastly failure, and ended in shame, disgrace and ruin.

A LITTLE STORY OF PANAMA

Just to show you what kind of a countrv it was, I want to relate one little story that Varilla tells in his interesting story of the first Panama canal.

"There had been a great flood, a terrific downpour such as comes in this tropical country, and that lovely little stream, the Chagres River, which sometimes trickles lazily down from the mountains in the morning and in the afternoon, is a roaring torrent, twenty feet high, sweeping everything before it—the Chagres was out on the rampage and a great storm out on the ocean threatened the approaches of the canal on the Atlantic side at Colon.

Varilla managed to get through from the interior with a locomotive, but when he got there and found the masonry of the approaches withstanding gallantly all the force of wind and wave, they could not get back for the tracks were twenty or thirty feet under water.

Varilla said, "I determined to get back by canoe and so we got heavy canoes with native Indian rowers and lodged ourselves ingeniously in them, for there was no keel on the ticklish craft, and it was the easiest thing in the world to tip over.

A young friend sat facing Varilla and as they rode easily along under the powerful stroke of the Indian oarsman, he said, "I hope we do not tip over for I cannot swim."

Varilla laughingly said, "It is no grave matter if we do. I can easily swim with you to the neighboring tree tops." These tree tops were out of the water.

"Then," he said, "I chanced to glance out at the tree tops and the leaves ot the tree-tops were deep in the water and I noticed that those branches, which were unusually bright green were black for four or five feet above the water, and as we approached, I saw that this necklace, about four or five feet high, was made up entirely of black hairy tarantulas who had taken refuge in the lower branches of the trees."

He said, "I thought it would not be so pleasant swimming to the tree-tops with my friend, and just then, there came a cry from the Indian oarsman, 'Look out, look out!' and I saw come hissing across the water, straight ahead for the boat, one of the deadly diamond headed snakes, whose bite is as fatal as a rifle bullet. He came with lifted head steering straight for me. I did not dare to move, for the boat was almost level with the water's side and he steered straight ahead for the edge of the boat, and stuck his head down inside my coat pocket, and there he remained, his head in my pocket, his tail hanging over the side of the boat. My friend was paralyzed with fright, but he had an umbrella in his hand, and I said to him as he sat facing me, 'keep perfectly still. Put your umbrella under his snakeship and he will coil around it thinking it a tree limb and then throw it into the water.'"

Cautiously the young fellow put the umbrella under the body of the writhing snake, who promptly coiled himself around it, and then slowly withdrawing the umbrella and the snake from Varilla's pocket, he tossed them overboard and the rowers went on their way.

That was the kind of country they were working in. They were working to build a sea level canal, one that should go straight through without a lock, from ocean to ocean.

They very soon used up the $120,000,000 subscribed in France, for the harpies of the shore seemed to gather around the carcass of the French Canal Company to feed upon its flesh and pick bare its bones.

THE DOWNFALL OF THE GREAT ENTERPRISE

The plans of the panama Canal of Ferdinand de Lesseps and Buneau-Varilla and the French Company was magnificent, but it was carlessly planned and ruined in the house of its friends. The French people have always been ready to rush with great enthusiasm into any plan which appeals to their sense of national pride and which shows opportunity for large money returns. France went mad in the time of Louis XIV over George Law's Mississippi bubble,and it went mad again in the 80's over the Panama Canal, a great ship canal.

The wildest kind of stories were told all over France of the enormous benefits to be reaped from investment in this great enterprise, and so, at first moving very slowly, the subscriptions began to be taken by leaps and bounds. The French workmen, the French speculator, and the French peasant, all rushed to invest in the shares of the Panama canal, for the Suez Canal was by this time selling far above its par value. And then the vultures began to get in their work.

The first $120,000,000 was soon used up in the purchase of expensive machinery, the erection of splendid hospitals, residences for directors of the work, and a department of publicity in Paris, which paid liberal sums to pretty much every newspaper in France. It came to be necessary to raise more money and the government allowed de Lesseps to raise it by means of a lottery. This lottery cost about half the amount of money that was secured, and then everybody that had anything to sell began to sell it to the Panama Canal Company. Millions of dollars worth of all kinds of useless machinery was sent down there. Much of this was never unpacked from the cases in which it was shipped. Much more that was unpacked simply lay there by the roadside and rusted out in the twenty years that followed before the United States assumed possession of the rights of this French Company.

Among the highly useful articles purchased for the construction of the canal were a thousand snow shovels. Imagine buying snow shovels for use in a country where, when the thermometer got below a hundred in the shade, the natives wanted an overcoat. It was said when the final crash came and the French people saw that the scheme was hopeless, and there was no more money to be squeezed out of the orange—it was said, that the only public man of any prominence in France who was not besmirched with scandal for the taking of money and bribes was Guy De Maupasant, the eminent novelist, and the reason Guy was not in it, was that he was locked up in a mad house, hopelessly insane, and could not get in with the rest. It was not so bad as that; but there was a great band of robbers who had profited by the enterprise. The money had been taken from the hard earnings of the peasants and the people of the middle

class, and the wrath of all creation alighted on the shoulders of de Lesseps. There was a trial, and the old man, tottering on the edge of the grave, died in disgrace as a reward for the crowning glory of his life, and the son, M. Charles de Lesseps, got a year in prison for his share. Now those who know best claim that the de Lesseps', father and son, were innocent of any guilty knowledge, that they erred in judgment, that they had depended entirely too much on the honesty of people they had trusted and that they were "the goat" to answer for the sins of far more guilty persons.

At any rate, the great enterprise closed in profound disaster. Three thousand laborers had lost their lives in the tremendous enterprise. Three hundred million dollars of money had been thrown into the Atlantic and Pacific Oceans, the Chagres River, and the jungles of the isthmus. A profound gloom settled over France and the new canal of Nicaragua came to the front. This canal had been proposed by the United States and it seemed altogether probable that following the great disaster of the French Company it would be built, for it offered no insurmountable engineering difficulties, though it was more than two hundred miles in length against the fifty miles of the Panama ditch. Investors were slow to go into a scheme of this kind, warned by the profound disaster which had overwhelmed the French enterprise. So the matter dragged, until the the thunder of Spanish guns in 1898, aroused the United States to her first national effort, and when the United States takes hold of a job, as a nation, that job goes through, for it has unlimited money, boundless energy, and enterprise. And so, over the ruins of Panama, there came a new enterprise which was to give the world its greatest engineering achievement

THE STRUGGLE TO SAVE THE WRECK

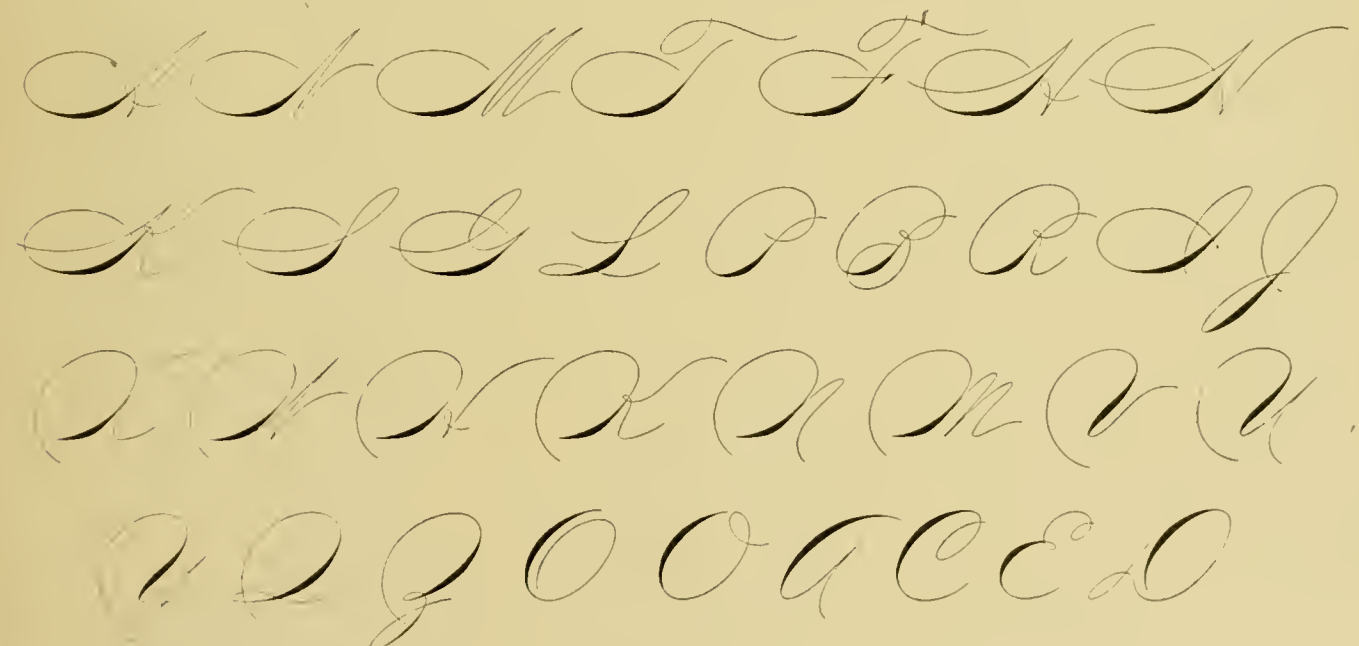
The Nicaragua Canal had been thoroughly surveyed. It had many friends in the Congress of the United States, and General Grant, the president, was friendly towards it. Senator Morgan, of Alabama, was a devoted advocate of the Nicaragua Canal, and a distant relative of my own, Mr. Edward Cragin, of Chicago, had done much to interest capitalists and members of both houses of Congress in the great enterprise, but out of the wreck and ruin of the Panama Canal, there merged one gallant figure, unsmirched by scandal and unstained by any taint of suspicion that he had profited by the wholesale baseness which had characterized the French enterprise.

The young engineer, Philip Buneau-Varilla, made a determined effort to rally again the French people around the Company. He knew that by substituting a lock canal for a sea level he could build the great ditch and overcome the almost insurmountable obstacles of disease and climate which stood in the way. Of course, there would be a good many lives lost, but they were the lives of Jamaica negroes, Chinese coolies, and others whose absence from the world's population would not be seriously felt.

There were millions of dollars worth of magnificent machinery down there and Varilla resolved to save something from the wreck, but the French people are splendid winners but poor losers. They could not forget the disaster, the *debacle*, which had overwhelmed the French Company, and no more money could be secured. Then at the insistence of Varilla, who had come over here to the United States to speak in behalf of his company, a little, white-haired, smooth-voiced gentleman was engaged as American Counsel for the French Panama Canal Company, Mr. William Nelson Cromwell, of the firm of Sullivan & Cromwell, 49 Wall street, New York.

A relative of mine was a stenographer for some time in the office of this law firm and I have often seen "Little Willie" as the girls irreverently called the head of the firm, for Sullivan was a name only, and Cromwell was really one of the greatest lawyers in America. He seldom pleaded in court. He was a rosy-cheeked, dapper-looking gentleman, with somewhat curly hair worn in the southern style, well down over the shoulders, and a natty little mustache and goatee. But what Mr. Cromwell didn't know about the inside fine points of business would not have filled a very large book. He was confidential man for E. H. Harriman and such railroad magnates as that, and he was just the man to be intrusted with the interests of the French Canal Company, if they proposed to save anything out of the wreck.

The story of the rejuvenation of the Panama Canal enterprise and the fading away of the Nicaragua Canal under the attack of Mr. Cromwell and Philip Buneau-Varilla is an interesting chapter and I will save it for next month, when I will tell you very briefly the story of the completion of the great enterprise, which unites the Atlantic and Pacific, and which will greatly change the currents of trade and furnish employment for a good many of my readers.



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N. C. T. F. ANNUAL CONVENTION.

CHRISTMAS WEEK 1914 AT CHICAGO.

The 1914 meeting of the National Commercial Teachers' Federation will be held this year at the Hotel Sherman, Chicago, on Monday, Tuesday, Wednesday and Thursday of Christmas week, December 21 to 24 inclusive.

The six affiliated organizations which will meet with the Federation at the Hotel Sherman are: The National Private Commercial School Managers' Association; the National Business Teachers' Association; the National Shorthand Teachers' Association; the National Penmanship Teachers' Association; the National High School Commercial Teachers' Association, and the National Stenotype Teachers' Association.

Each of the affillated organizations has its own program, as in the past, independent of the general federation program, but co-ordinating with it in such a way as to insure members the maximum of value from the meetings with the minimum overlapping of programs. It is planned that through the full co-operation of the executive committees of all six affiliated organizations with Arrangements Committee of the national federation, a combined program shall be worked out which is harmonious in all its parts and shall at all points fit in with the big idea for which the National Federation stands.

The general program as planned provides for one meeting of each one of the affiliated organizations in both morning and afternoon, all six meetings being held at once. Instead of a session lasting all morning, there will be a short session from 9:30 to 11:00 in the morning and another short session from 2 to 4 in the afternoon. This will apply to each one of the constituent bodies. Similarly, the general Federation gathering will not be an all afternoon session, but will consist of two short sessions, one beginning at 11:00 a. m. and the other beginning at 4 p. m. Members will pass at once from the meetings of their several sections to the general conclave. This plan has a two-fold advantage: (1) Meetings are short and lively; (2) In the sectional meetings, the members are mobilized, ready to proceed in force to the general assembly at the sound of the gong, if it pleases the Arrangement Committee to use a gong. When the Federation is ready to shoot its big guns, it wants its fighting force at hand. Plans are in hand to secure some of the biggest speakers the country possesses, and we are going to lend to these Mark Antony's a large number of pairs of ears.

The general plan contemplates for the Federation meetings, inspirational talks by the greatest thinkers in the country, discussions of general policies, and consideration of subjects that are broadly educational. The talks and discussions in the section meetings will have direct application to the things we teach or should teach, and how they should be taught. Special efforts are being made to secure the best talent of the business world, as well as of the educational field. This is in conformity with the latest thought on the teaching of commercial subjects.

R. H. Peck, the president of the Federation has inaugurated a business-like policy of administration, one of the characteristic features of which is a thorough campaign of advertising for members and for attendance. Among other things, a monthly paper will be issued during October, November and December, which will be sent to all commercial teachers in the country. This periodical will be called *Federation Talks*, and will be an enlargement of the bulletin by that name which the secretary, Mr. Ingersoll, issued several times last year. The general idea will be the same, but it will be a twelve-page magazine instead of a four-page one. It will contain announcements, news of the Federation, and important notices, and will be in general a clearing house of ideas.

The committee cordially invites every teacher who has an idea or a suggestion to communicate with Miss Huff (Nettie M. Huff, Kansas City), who as general Secretary will have charge of the publication of Federation Talks. If the suggestion isn't too long, she may print it.

Mr. L. E. Smith, whose portrait appears above, was raised a farmer boy of Scotch-Irish and German ascent. After graduating in the rural schools he pursued a teacher's training course in the Woodfield Normal School. After spending three years as a teacher in public schools, he graduated from the Elliott Commercial School, of Wheeling, W. Va., and later became principal of the commercial department of the Wheeling Business College, which position he resigned to accept a similar one in the Stewart Commercial School of Grafton. In the summer of 1914 he attended the Zanerian and from there went to Johnstown, Pa., to teach penmanship and commercial arithmetic in the high school and to supervise writing in the grades.

Mr. Smith is even finer than he looks. They call him "hand-shaking Smith" because he shakes your hand more vigorously than a blacksmith, and because he shakes your soul with something more than muscle. There is a geniality in his handshake that stays with you when once you meet, which we hope you may have the pleasure of sometime doing.

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A. R. Brown, Chicago, Ill.
Henry J. Holm, Chicago, Ill.

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Carl L. Altmaier, Philadelphia, Pa.
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V. President, V. E. Madray, Pittsburgh, Pa.
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(not reported)

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Executive Committee

H. E. Rasmussen, Chairman, Austin, Minn.
Miss Catherine Irvan, Oakland, Calif.
Mrs. U. M. Sherrill, Evansville, Ind.
Miss Bertha Doll, Buffalo, N. Y.

Amateur contests in stenographic efficiency are planned. These contests will be such as to really test the product of our schools. Not shorthand speed contests nor typewriting speed contests, but contests in taking and transcribing of business ability and will show what our schools can produce. Prizes and honors will be awarded. Satisfactory work will be recognized in every case, this recognition being in the form of a certificate of some kind. Standards will be set high enough to eliminate all but the best.

The sections are all flourishing. The Stenotype section, the infant, is growing so fast its parents won't know it by Christmas. Its officers are active. The alert chairman of its executive committee, Rasmussen, of Austin, Minn., has practically completed arrangements for its program. Jones, of the Business Teachers Section, is equally alert. By the way, the active work being done by Pres. Gates and other officers of this section is working wonders. Those who thought they had the business teachers section dead and buried at Spokane will find a reanimated corpse at Chicago.

We suggest that teachers make their hotel reservation for the Chicago meeting early, securing rooms at the Hotel Sherman, if possible. If the Sherman cannot accommodate you, write to the Arrangements Committee for suggestions. We want to keep the crowd together. This wide, wicked city offers too many opportunities for members who wish to get lost.

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Courses for Gov't. Exams. Unexcelled preparation for City Carriers, P. O. Clerks, Railway Mail Clerks, Rural Carriers, Department Clerks, Fourth Class Postmasters and many others. Many of our students receive as high as 99.50% in the Gov t Exam. Special half price offer for limited time. Sample lesson, large illustrated catalog and full particulars FREE. Address,

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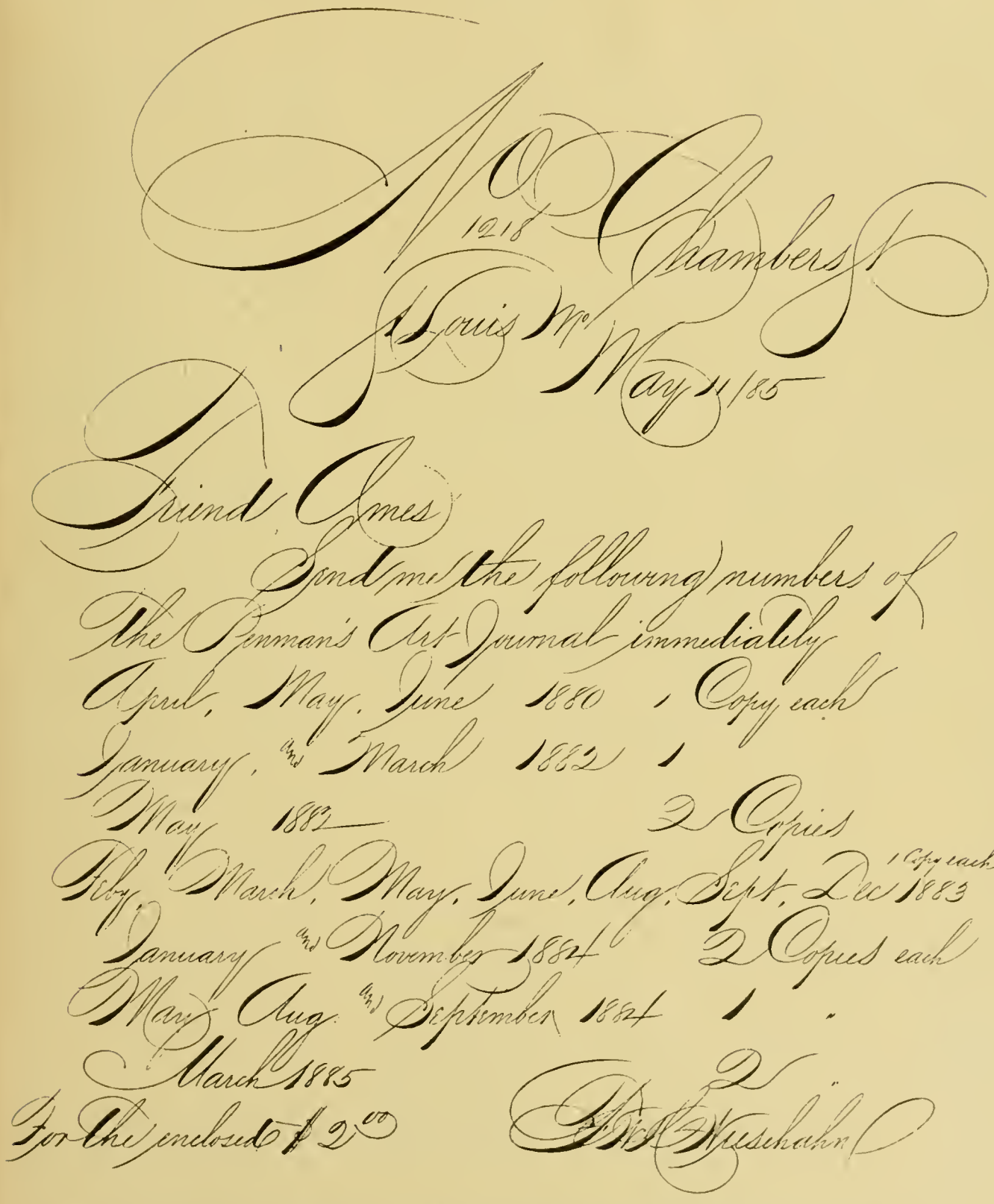


This is a poor reproduction of a very breezy specimen by Mr. Wiesehahn who was a noted penman and expert on handwriting of a third of a century ago. He wrote a strongly individual hand of much dash and charm. Kindly loaned by W. E. Dennis.

THE MISSOURI VALLEY MEETING

Announcement.

The officers and committee of the Missouri Valley Commercial Teachers' Association have decided upon the following program, subject to slight changes, for the Thanksgiving Meeting which will be held in Kansas City, Mo., November 27 and 28, 1914. The personnel of the program is now receiving attention. Some surprises are in store for the members, and with the carrying out of the plans being made, the teachers of the Missouri Valley will have a time long to be remembered. The latch string will, of course, be out to all comers, and a cordial invitation is hereby extended to all who are interested in the advancement of business education.

W. C. HINNING, President,
Cedar Rapids, Iowa.

Outline of Program of the Missouri Valley Commercial Teachers' Association.

To be Held in Kansas City, Missouri, November 27, 28, 1914.

FRIDAY, NOVEMBER 27.

FORENOON.

8:00—9:00 Reception and enrollment of members.

9:00—10:00 Opening Exercises, President's Remarks, Secretary's Report.

10:00—11:00 Roundtable—How Can We Make Our Students Measure up to Business Requirements?

Leader—12 Speakers.

(Leader has five minutes to open the discussion and one minute for each introduction. Each speaker bas four minutes No introductory remarks, excuses or apologies will be permitted.)

(The above subject will be sub-divided if possible, and assignments made).

11:00—12:00 Inspirational Address. Business and Mental Efficiency.

12:00—1:30 Fraternal Luncheon (Informal) 50c.

AFTERNOON.

1:30—2:00 Informal Social Session.

2:00—2:15 (Paper) How Can the Stenographic Course be Made to Appeal More Strongly to Young Men?

2:15—3:15 Roundtable—The Importance of Good Penmanship and How Best to Correlate Penmanship Practice With Other Subjects.

Leader—12 Speakers.

(Conditions the same, and the subject will be sub-topically discussed if possible.

3:15—3:45 (Papers) What Constitutes a Balanced Course?

(a) Commercial.

(b) Stenographic.

("a" and "b" to be discussed by two people, each having fifteen minutes).

3:45—4:30 Hobby Ride. Free for all. Once around the ring. Time limit not to exceed five minutes.

6:30 Fraternal Dinner(Informal) 75c.

Informal Social Time following, and to bed early.

SATURDAY.

FORENOON.

8:00—9:00 Informal Social Session.

9:00 -10:00 Roundtable—How Best to Teach Bookkeeping—by Class or Individual Instruction. Some Methods.

Leader—12 Speakers.

Same conditions.

Certain ones will be prepared to discuss the relative merits of the two methods and others will discuss methods.

10:00—11:00 Inspirational Address—Vocational Guidance in Commercial Training.

11:00—11:30 (Papers) Actual Business Practice in the

(a) Commercial Course.

(b) Shorthand Course,

(Two papers by two persons, each fifteen minutes).

11:30—12:00 Business Session.

12:00—1:30 Fraternal Luncheon (Informal) 50c.

AFTERNOON.

1:30—2:00 Informal Social Session.

2:00—3:00 Roundtable—How Can Teachers of Different Subjects Co-operate With Each Other for the Benefit of the Student?

Leader—12 Speakers.

Same conditions.

Sub-topically discussed so far as possible.

3:00—4:00 Hobby Ride (same rules.)

4:00—? Parting Greetings.

REASONS WHY

EVERY ONE OF YOUR STUDENTS SHOULD BE A SUBSCRIBER TO THE BUSINESS EDUCATOR

1. BECAUSE the best that is published on Commercial and Penmanship subjects appears in The Business Educator.

2. BECAUSE each department is conducted by a specialist who is giving the best that is in him.

3. BECAUSE every lesson is different and the student has therefore something new to interest him.

4. BECAUSE he can get free criticism from the authors of the courses or the publishers, which helps the teacher to keep up enthusiasm and the student to see and correct his faults.

5 BECAUSE he can have some of his work engraved and published in The Business Educator providing he can get it up to the standard—and what student would not feel proud to have a specimen published in The Business Educator.

6. BECAUSE he can work for a Business Educator Certificate which is worth many dollars to the one who can win it, for it stands for excellence in penmanship.

7. BECAUSE it makes the teacher's work easier and more pleasant, and better results can be secured.

8. BECAUSE we are sparing neither effort nor expense to keep it in the lead and to make it as valuable as possible to all commercial students.

9. BECAUSE at the club rates, it is within the reach of all.

10. BECAUSE you and your students want to be with the leaders.

WRITE FOR CLUB RATES

ZANER & BLOSER COMPANY, Columbus, O.

Successful business college man would buy good school on monthly payment plan. Bank and other references given and required. Give full particulars in first letter.

EASTERN

Care Business Educator.

FOR SALE— A well-established business college in Ohio city of 10,000. Splendid equipment; good enrollment and growing. Personal reasons for selling. Price $1500.00, $1000.00 cash and balance on time.

Address "O. M. C."

Care Business Educator, Columbus, Ohio

FOR SALE

Good small school. Established nine years in Western Pennsylvania. Fine Equipment. Fifty thousand to draw from Paying 25 to 50 per cent. on investment of $2000. Excellent prospects for coming year. Should pay at least 50% and good salary to owner. Possession given immediately. Cash only. **W. E. R.**

Care Business Educator, Columbus, O.

PACIFIC COAST POSITIONS

Especially desirable on account of the Panama Pacific Exposition next year On account of our location we get the calls for instructors in California, Oregon and Washington. What kind of a position do you want?

Address,

The Pacific Teachers Bureau,
Healds Building Stockton, Calif.

WANTED

College man with first-class ability and few thousand dollars to take charge of and invest in college, finest in western city of 175,000 people. Hundreds of smaller towns and rich farming country surrounding. Practically no competition. Made almost $10,000 last year. Will bear closest investigation. Give all references in first letter.

Address, J. J. J.

Care Business Educator, Columbus, Ohio.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.

FOR SALE

One of the best Private Commercial School propositions in the country. Elegant equipment, large fine quarters, fine business, large territory, no competition. Present owner has made money and wishes to retire. Address Rare Opportunity, care of The Business Educator, Columbus, Ohio.

WANTED

Right man with money and proper references to purchase all or part interest in excellent well established business college, western city of 15,000. No competition. Fine equipment. Best reasons for selling. Give bank and other references in first letter.

ADDRESS, M. A. TURNER,
1012 5TH AVENUE, SPOKANE, WASH.

FOR SALE!

Mr. Schoolman, are you looking for a job or a business? Can you run a school? If you can, mine is for sale. You can make back purchase price inside two years. The best school proposition ever advertised. Three quarters cash, balance on time to suit purchaser. I will only reply to those who give satisfactory bank references. Am going abroad—made the money out of my school. School is in the West, delightful climate. Excellent fall prospects.

A. B. C.

Care Business Educator, Columbus, Ohio.

SALESMEN WANTED

Soliciting, Established Trade widely advertised Laughlin Non leakable Self-filling Fountpen; liberal commissions; possibilities unlimited.

Laughlin Manufacturing Company Detroit, Mich.

BE A BANKER

Splendid opportunities. Pleasant work, short hours, all holidays off, yearly vacation with pay, good salary. Diploma in six months. Catalog free.

EDGAR G. ALCOLN, Pres.,

AMERICAN SCHOOL OF BANKING, 164 McLENE BLO , COLUMBUS, O.

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

INSTRUCTORS' ASSOCIATION,

R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

Northwestern Teachers' Agency

We are greatly in need of teachers for emergency vacancies of the early autumn which offer the best opportunity for promotion. The leading Agency for the entire West and Alaska. **BOISE, IDAHO**

R. B. I. TRAINING SCHOOL FOR COMMERCIAL TEACHERS

117 commercial teachers attended our Summer school for methods in July. They represented sections of our country all the way from Maine to California and from Canada to Tennessee and Georgia. 47 members of this class entered earlier in the school year to complete their study of the commercial texts. We are now registering prospective commercial teachers for work in the subject matter preliminary to next July work in methods. 412 of our graduates now teaching the commercial subjects in 37 states and foreign countries. Our bulletin gives particulars. A postal card brings it.

ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

Positions by Wire

We fill many emergency calls by telegraph. First-class commercial teachers are always in demand. Vacancies are reported to us almost every day in the year. We want your name on our OPPORTUNITY REGISTER.

CONTINENTAL TEACHERS' AGENCY, (Incorporated)
BOWLING GREEN, KY.

THROUGH AN OVERSIGHT

We did not get our copy into the editor's hands in time for the September issue. Since you read our last ad in the Educator we have filled a great many positions. Here are ***just a few*** of the high schools among them: Meriden, Conn.; Trenton, N. J.; Concord, Mass.; Kankakee, Ill.; Brockton, Mass.; Portland, Ore.; Oakland, Calif.; New London, Conn.; Concord, N. H.; Phoenix, Ariz.; Danbury, Conn.; Springfield, Mass.; Paterson, N. J.; Woodward High, Cincinnati; Clerical High, Boston; Madison, N. J.; Ocean City, N. J.—not to mention any of the private school positions, both big and little. Our emergency calls are always numerous. Let us help you. "No position, no pay" is our motto.

The National Commercial Teachers' Agency
(A Specialty by a Specialist.)

E. E. GAYLORD, Manager. Prospect Hill, Beverly, Mass.

JAMES MILLIKIN UNIVERSITY

Dakota Wesleyan Universlly, Omaha High School of Commerce, South Milwaukee High School, St. Louis Commercial College, Dike School of Business, Cleveland, and many other good schools have secured commercial teachers through us for the coming year. These teachers have increased their salaries and broadened their opportunities through this Bureau. Emergency vacancies will occur from time to time. Keep in touch with us.

Superior Service for Teacher and Employer is our aim.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Manager Webster Groves, St. Louis, Mo.

COAST COLLEGE SYSTEM OF SHOW CARD WRITING

(BY E. S. LAWYER, PRESIDENT OF THE COAST COLLEGE OF LETTERING, LOS ANGELES, CAL.)

Lesson No. 10.

In this lesson I am presenting some more alphabets for advanced students' work. The Show Card Egyptian and the "Post Hole" derived from the Benj. Franklin Type. These are two practical alphabets and are used very extensively in making up cards where absolute legibility is required.

It would pay you to memorize these alphabets as they are a little difficult for the average Card Writer to execute, but once you get the stroke, they will be very easy and very rapid.

With this lesson, the series ends, however, I will present a card occasionally.

ABCDEFGHIJKLMNOP
QRSTUVWXYZ&.

pack my box with five dozen liquor jugs

the quick brown fox jumped over the lazy dogs

1234567890 $ ¢

Gordon

Attainment we must have. Then Better your Condition.
Develop Everyone. Pursuit Get busy. Hurry.
Intelligence. Judgment. Knowledge. Learning, we
Must Nothing. else have. Optimism. Prudence.
Qualification, Reason. Satisfy Truth.
Uprightness. Virtue. Wisdom & Xcellence, are
Yours if you have Zest To acquire.

A novelty in the matter of composition and skill by James D. Tood, Salt Lake City, Utah, High School.

ABCDEFGHIJKLMNOPQRST
12345-UVWXYZ &-67890$
abcdefghijklmnopqrstuvwxyz&-/-

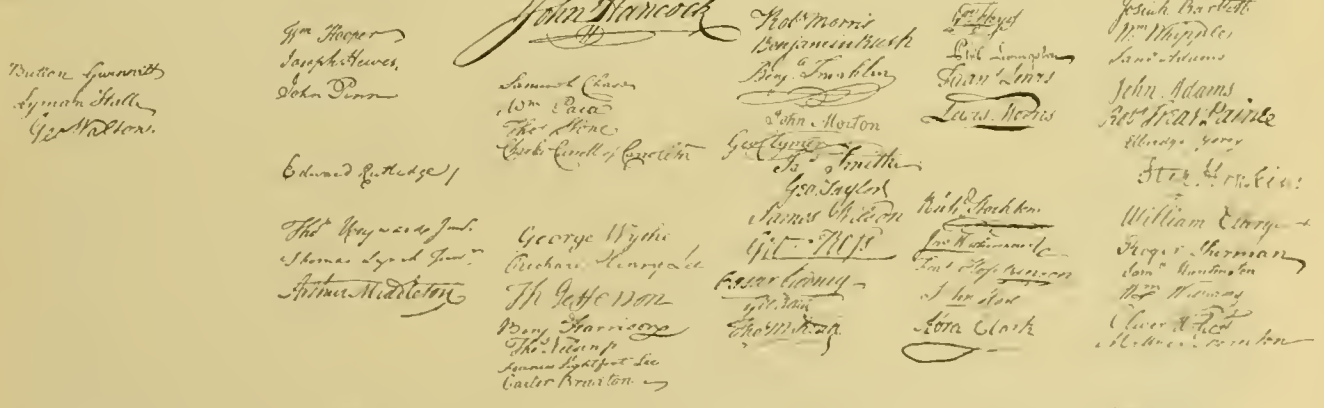
Gordon

IN CONGRESS, JULY 4, 1776

The unanimous Declaration of the thirteen united States of America,

When in the Course of human events it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation. ——— We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. — That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed, — That whenever any Form of Government becomes destructive of these ends, it is the Right of the People to alter or to abolish it, and to institute new Government, laying its foundation on such principles, and organizing its powers in such form, as to them shall seem most likely to effect their Safety and Happiness. Prudence indeed will dictate that Governments long established should not be changed for light and transient causes, and accordingly all experience hath shewn, that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed. But when a long train of abuses and usurpations, pursuing invariably the same Object, evinces a design to reduce them under absolute Despotism, it is their right, it is their duty, to throw off such Government, and to provide new Guards for their future security. — Such has been the patient sufferance of these Colonies; and such is now the necessity which constrains them to alter their former Systems of Government. The history of the present King of Great Britain is a history of repeated injuries and usurpations, all having in direct object the establishment of an absolute Tyranny over these States. To prove this let Facts be submitted, to a candid world. ——— He has refused his Assent to Laws, the most wholesome and necessary for the public good. ——— He has forbidden his Governors to pass Laws of immediate and pressing importance, unless suspended in their operation till his Assent should be obtained; and when so suspended, he has utterly neglected to attend to them. ——— He has refused to pass other Laws for the accommodation of large districts of people, unless those people would relinquish the right of Representation in the Legislature, a right inestimable to them and formidable to tyrants only. ——— He has called together legislative bodies at places unusual, uncomfortable, and distant from the depository of their public Records, for the sole purpose of fatiguing them into compliance with his measures. ——— He has dissolved Representative Houses repeatedly, for opposing with manly firmness his invasions on the rights of the people. ——— He has refused for a long time after such dissolutions, to cause others to be elected, whereby the Legislative powers, incapable of Annihilation, have returned to the People at large for their exercise, the State remaining in the mean time exposed to all the dangers of invasion from without, and convulsions within. ——— He has endeavoured to prevent the population of these States, for that purpose obstructing the Laws for Naturalization of Foreigners; refusing to pass others to encourage their migrations hither, and raising the conditions of new Appropriations of Lands. ——— He has obstructed the Administration of Justice, by refusing his Assent to Laws for establishing Judiciary powers. ——— He has made Judges dependent on his Will alone, for the tenure of their offices, and the amount and payment of their salaries. ——— He has erected a multitude of New Offices, and sent hither swarms of Officers to harass our people, and eat out their substance. — He has kept among us, in times of peace, Standing Armies, without the Consent of our Legislatures. ——— He has affected to render the Military independent of, and superior to, the Civil power. ——— He has combined with others to subject us to a jurisdiction foreign to our constitution, and unacknowledged by our laws; giving his Assent to their Acts of pretended Legislation. — For Quartering large bodies of armed troops among us. — For protecting them, by a mock Trial, from punishment for any Murders which they should commit on the Inhabitants of these States. — For cutting off our Trade with all parts of the world. — For imposing Taxes on us without our Consent. — For depriving us in many cases of the benefits of Trial by Jury. — For transporting us beyond Seas to be tried for pretended offences. — For abolishing the free System of English Laws in a neighbouring Province, establishing therein an Arbitrary government, and enlarging its Boundaries so as to render it at once an example and fit instrument for introducing the same absolute rule into these Colonies. — For taking away our Charters, abolishing our most valuable Laws, and altering fundamentally the Forms of our Governments. — For suspending our own Legislatures, and declaring themselves invested with power to legislate for us in all cases whatsoever. — He has abdicated Government here, by declaring us out of his Protection and waging War against us. ——— He has plundered our seas, ravaged our Coasts, burnt our towns, and destroyed the lives of our people. ——— He is at this time transporting large Armies of foreign Mercenaries to compleat the works of death, desolation and tyranny, already begun with circumstances of cruelty & perfidy scarcely paralleled in the most barbarous ages, and totally unworthy the Head of a civilized nation. ——— He has constrained our fellow Citizens taken Captive on the high Seas to bear Arms against their Country, to become the executioners of their friends and Brethren, or to fall themselves by their Hands. — He has excited domestic insurrections amongst us, and has endeavoured to bring on the inhabitants of our frontiers, the merciless Indian Savages, whose known rule of warfare, is an undistinguished destruction of all ages, sexes and conditions. In every stage of these Oppressions We have Petitioned for Redress in the most humble terms: Our repeated Petitions have been answered by repeated injury. A Prince whose character is thus marked by every act which may define a Tyrant, is unfit to be the ruler of a free people. Nor have We been wanting in attentions to our British brethren. We have warned them from time to time of attempts by their legislature to extend an unwarrantable jurisdiction over us. We have reminded them of the circumstances of our emigration and settlement here. We have appealed to their native justice and magnanimity, and we have conjured them by the ties of our common kindred to disavow these usurpations, which would inevitably interrupt our connections and correspondence. They too have been deaf to the voice of justice and of consanguinity. We must therefore, acquiesce in the necessity, which denounces our Separation, and hold them, as we hold the rest of mankind, Enemies in War, in Peace Friends. ———

We, therefore, the Representatives of the united States of America, in General Congress, Assembled, appealing to the Supreme Judge of the world for the rectitude of our intentions, do in the Name, and by Authority of the good People of these Colonies, solemnly publish and declare, That these United Colonies are, and of Right ought to be, Free and Independent States; that they are Absolved from all Allegiance to the British Crown, and that all political connection between them and the State of Great Britain, is and ought to be totally dissolved; and that as Free and Independent States, they have full Power to levy War, conclude Peace, contract Alliances, establish Commerce, and to do all other Acts and Things which Independent States may of right do. ——— And for the support of this Declaration, with a firm reliance on the protection of divine Providence, we mutually pledge to each other our Lives, our Fortunes and our sacred Honor.



Fac-Simile, in Reduced Size, of the Declaration of Independence. Original Copy Preserved in the State Department, at Washington.

Chirographically, this famous document is quite interesting to studeots of penmanship, showing an exeellent average of legibility in the signatures, none of which are faithfully reproduced because of the great reduetion in photographing. The document itself was doubtless engrossed by son e secretary or clerk somewhat skilled as was the custom in those days on the part of people who had charge of public documents. Who knows who actually engrossed the abnve?

Let us hope that a new world—inclusive Declaration of Independence will soon be executed which will free the world from ruling war lords and hereditary leeches.

NEWS NOTES

W. J. Hutchinson, of Danbury, Conn., will be an assistant commercial teacher in the Concord N. H., High School during the coming year.

M. E. Studebaker, for a number of years with the school of Commerce of Manshester College, North Manchester, Ind., is a new commercial teacher in the Pittsburg, Pa., schools.

A. J. Neill, of Luther College, Wahoo, Neb., will teach with the Wellington, Kan., High School, next year,

J. M. Niswander, last year with the Central High School, Akron, O., is to be connected with the Spencerian School of Cleveland, during the coming year.

G. N. Flndley, last year with Troy Conference Academy, Poultney, Vt., will be the commercial teacher in the New Jersey Military School at Freehold, N. J.

Mr. R. L. Johnson, formerly connected with the Jackson School of Business, Jackson, Tenn., is now head of the Commercial Department of the Westminster School, Rutherfordton, N. C.

Messrs. J. M. Balzer, of Minneapolis, Minn., and C. O. Bentley, formerly of Chicago, St. Louis and the Brown's Business Colleges of Illinois, and also former manager of the Gregg School, Aurora, Ill., have joined hands and organized the Northwestern Business College of Minneapolis, Minn. They have secured the services of Mr. C. E. Lowder, of Minneapolis, as principal of the Commercial Department. We wish the new institution the success it deserves.

Mr. F. E. Oneth, last year in Porto Rico, is now at the head of the Commercial Department of the Utah Business College of Salt Lake City. Mr. Oneth is a fine man who will, we are sure, be appreciated in that institution and city.

Mrs. Jennie Dice Leaman of Saginaw, Mich., recently in the Zanerian, is the new supervisor of writing in Hutchinson, Kans.

J. M. Gressley, who for some time past has been connected with the Medford Business College, Medford, Ore., is now teaching in the High School Commercial Dept. of that place.

Goldey College, Wilmington, Delaware, is the title of a beautifully covered, printed aod illustrated catalog of that well known institution. The text itself is above the average, which means excellent. The catalog is printed in blue and black and the illustrations are exceptionally high in grade and fine in quality.

D. W. Weisel of Middlebranch, Ohio, and recently of the Zanerian, now has charge of the art work in the University of Southern Minnesota, Austin. Mr. Weisel is a young man of excellent ability and we predict for him success in that institution and state.

Obituary

Mr. W. H. Wetzel, supervisor of writing in the public schools of McKeesport, Pa., died September 11th after a short illness after his return from camp at Indiana last July, being a member of the National Guard of Pennsylvania. Mr. Wetzel was a graduate of the Keystone Normal School and attended the Zanerian in 1895. He formerly attended Michael's Pen Art Hall.

Mr. Wetzel was a successful supervisor of writing; an exceptionally faithful worker who allowed no detail to escape his attention. He will long be remembered by the teachers and pupils in McKeesport whom he served so well during the past twelve years.

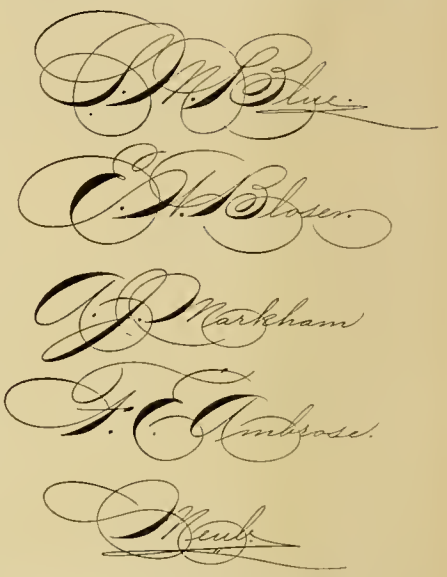
A fellow member of the fraternity recently remarked, upon hearing of his death, "It's a shame for a man to die at his age"—49. And so it is, for a supervisor is but coming unto his own at that age. His widow, five brothers and a sister survive.

KNIFEMANSHIP
Your name carved with a knife or Six Cards in a style you have never seen before for only 25 cents. Information free.
A. W. DAKIN, SYRACUSE, N. Y.

I received the "Short Cut to Plain Writing" and I must say it covers more ground and contains more ideas than any book of the size I have yet seen. Sorry it is not twice as large and the price a dollar.

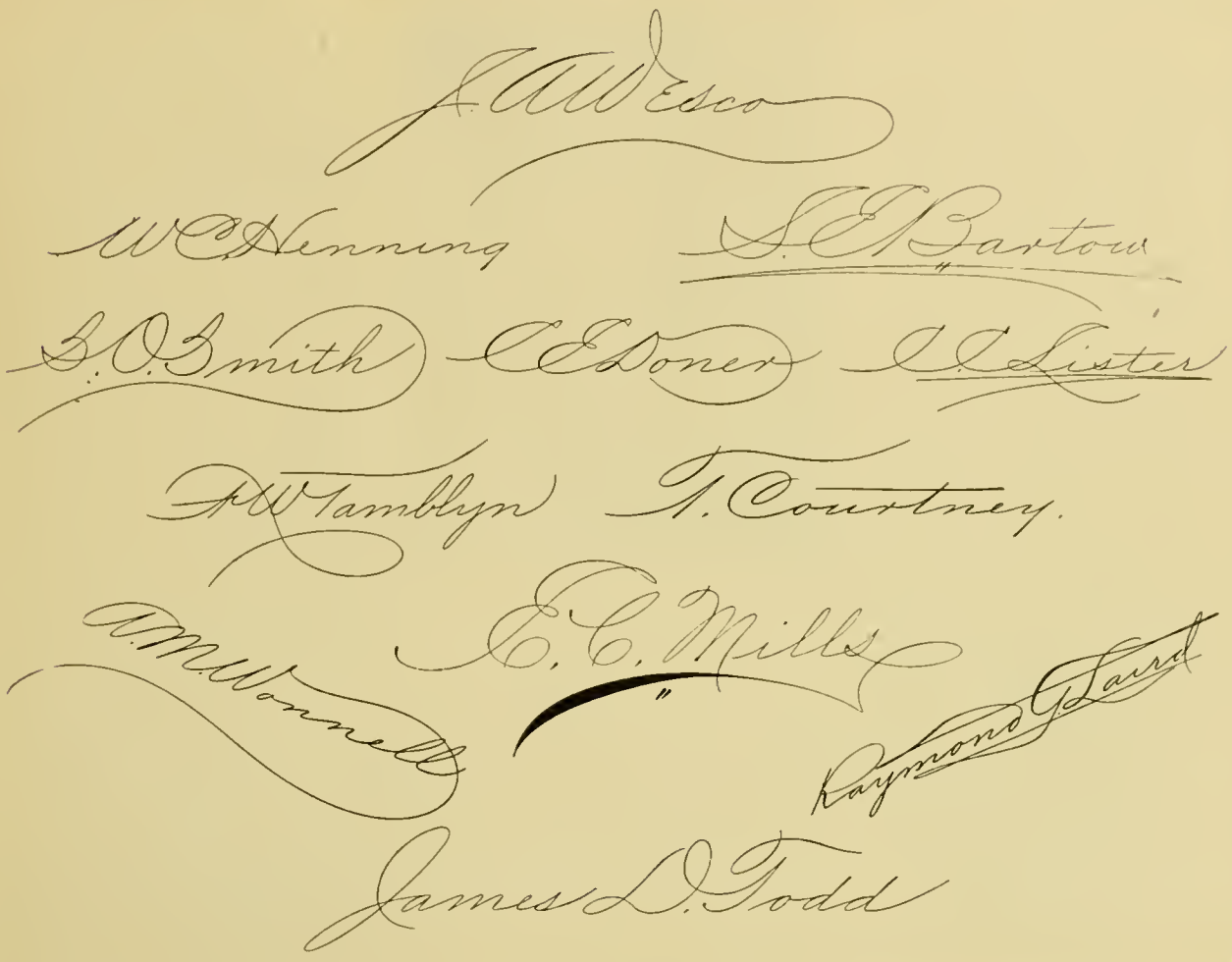
R. H, WADE, Lamar Colo.

WANTED
Right man with references to purchase all or part interest in one of the best school propositions in N. E. Established more 20 years. Good Fall business built. Students entering every week.
Address, GOOD SCHOOL,
Care Business Educator, Columbus, Ohio



A. P, Meub, Penman, Polytechnic High School, Santa, Ana, Calif.

Skillful ornate writing by S. O. Smith, penman, Huntsinger Business College, Hartford, Conn.



A page of skillful signatures from expert penmen, collected and contributed by Mr. Fred Berkman, Pittsburgh, Pa.

OBLIQUE PENHOLDER FREE

I will write your name in beautiful ornamental style, superbly shaded, on 15 cards for 25c. and send free with each order an artistic oblique penholder. Six written cards, assorted samples, 10c. Perfection Ink, Glossy Black, 10c. per bottle. Dashing Flourished Specimen, 25c. Card circular for red stamp. 120 W. Prescott, SALINA, KANS.

PENMEN, ARTISTS AND LOVERS OF PEN ART

Try our Superior Courses in Shading Pen Art. We teach all kinds of Ornamental Shading Penmanship. Card Writing, Mottoes, Lord's Prayer, Family Records, Hat and Book Marks on silk ribbon, Commercial Designs and Show Card Marking. Students delighted with our Fancy and Artistic Styles. All copies pen written. Samples and Circulars free. Address,

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Bargains, money makers, just what you want. If you desire a paying proposition, write us, state location. The schools we offer are making money every month in the year.

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Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

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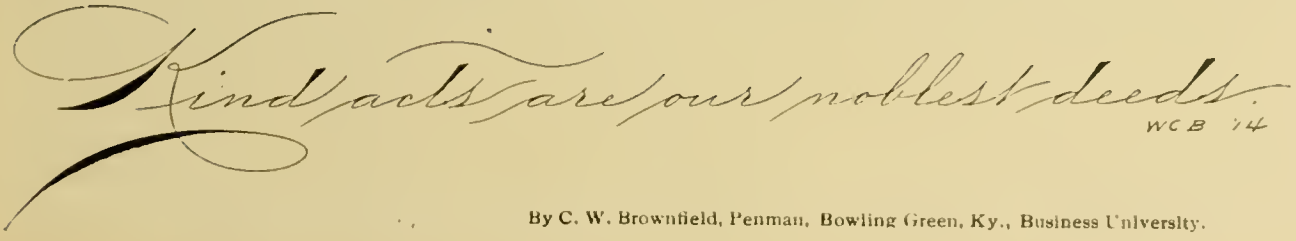


By C. W. Brownfield, Penman, Bowling Green, Ky., Business University.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

October Observations

Don't confine your deep breathing exercises to sighing over lost opportunities.

When a dead beat strikes you for a loan, the best thing to do is to let him alone.

The mighty dollar looks mightier when it measures something you have to pay.

Be polite to the humblest man you meet in the ways of life. You may sometime need his vote.

He is not a consistent Christian who prays to the Lord on Sunday and preys on his fellowmen on other days of the week.

It is claimed that those who give to the poor lend to the Lord, but while the security is considered unquestionably good, it puzzles the lender to know how he will make the endorser cough up when the impecunious borrower fails to come to time.

"Well, I'll be dammed!"

No, dear shocked reader, this is not a profane ejaculation, as a close orthographical examination will disclose, but the quite natural observation of a river when an obstruction was placed in its course to enable it to turn a turbine for the purpose of transforming darkness into light.

Young man, it proves your bravery when you fly from temptation, and it demonstrates your weakness when you feel strong enough to dally with it.

It is an artistic accomplishment for a young lady to be able to whistle while washing the dishes or sweeping the floor. It makes such a beautiful accompaniment to the rattle of the dishes and the soft swishing of the broom.

When you see a young woman who avoids sunshine and is too economical of her energy to take healthful exercise, but who appears in society with rosy cheeks and ruby lips, then heed the familiar warning: "Look out for Paint."

It is wisdom to follow a good example and to be in turn a good example for others to follow.

True, as the poet so sweetly expresses it, "Kind words can never die," and we must remember, too, that unkind words as surely exert a never dying influence.

To marry a woman with a ten thousand dollar fortune, but with tastes and habits of life that will soon use up the principal is like accepting a gift of a ten thousand dollar place with a twenty thousand dollar mortgage on it. And yet this foolhardy thing is often done.

Young man, please note the fact that it is easier to go through the eye of a knitting needle with an automobile than to go through life successfully without a thorough understanding of what the world wants done and how to do it.

A good rule of action is to make today worthy to be remembered as a pleasant and profitable yesterday, to be followed by a still better tomorrow.

"Know thyself," is good counsel, even if the act makes some unpleasant revelations, which will make you rate yourself considerably below par.

Some of the canned music ground out on the phonograph record reveals musical talent that was canned before it was ripe enough to pick.

In the present turbulent condition of European affairs the old trite observation: "Uneasy rests the head that wears a crown" has a forceful verification.

Far better to rest securely with the head carrying only a dentist's crown.

No, young man it is not considered a violation of law to commit suicide, if you do it on the installment plan, so keep on smoking cigarettes, assimilating highballs, doing the contortions known as the tango when you should be sleeping, and eating irregularly indigestible food, and your death from old age in the prime of life will not be called suicide, but an an act of Providence—which will be a lie.

MARGARET EBERT, Sapulpa, Okla.

FRANK A. KRUPP, Austin, Minn.

CARL N. HARER, Ft. Dodge, Ia.

The above very excellent photograph was taken while the three people whose faces and names are given above were attending the Zanerian College of Penmanship during the summer of 1914. Miss Ebert's home is in Tomah, Wis., and Mr. Harer's is in Hoven, S. Dakota. Both attended the University of Southern Minn., Austin, Minn., where Mr. Krupp is Director of Penmanship and Art, where they became specially interested in Penmanship. Their progress was such that after completing the work in Austin they were encouraged to take post-graduate work in Columbus, which they did, graduating and accepting their present positions as supervisor in Sapulpa, and commercial teacher and penman in Tobin College, Ft. Dodge.

Mr. Krupp has the faculty of arousing about as much enthusiasm on the part of his pupils on the subject of penmanship and art as any man of whom we have knowledge. He not only arouses enthusiasm but he gets well-nigh surprising results. He is a many sided man, being skilled in penmanship, having completed work in the Zanerian in 1909. He is also an artist of considerable ability. He also teaches commercial law, in which subject he is especially proficient, and he is a musician as well. No one in Minnesota seems to be doing so much as he in the matter of arousing enthusiasm in penmanship and satisfying it by giving excellent instruction.

Mr. Harer is a bright, straight-forward, skilled penman and commercial teacher of whom the profession will learn more later on. Miss Ebert is an exceptionally fine penman, and better looking than she appears in the picture.

Mr. Krupp is as generous as his ears indicate, and as good-natured as his countenance indicates. It is therefore a pleasure to introduce the whole blessed window-full to our readers.

Cut It Out.

A Surgical Suggestion.

If your life is spent in worry,
Cut it out.
If results you try to hurry,
Cut it out.
Hurry will not help your case,
Hurry never wins a race,
Frowns don't beautify your face.
Cut it out.

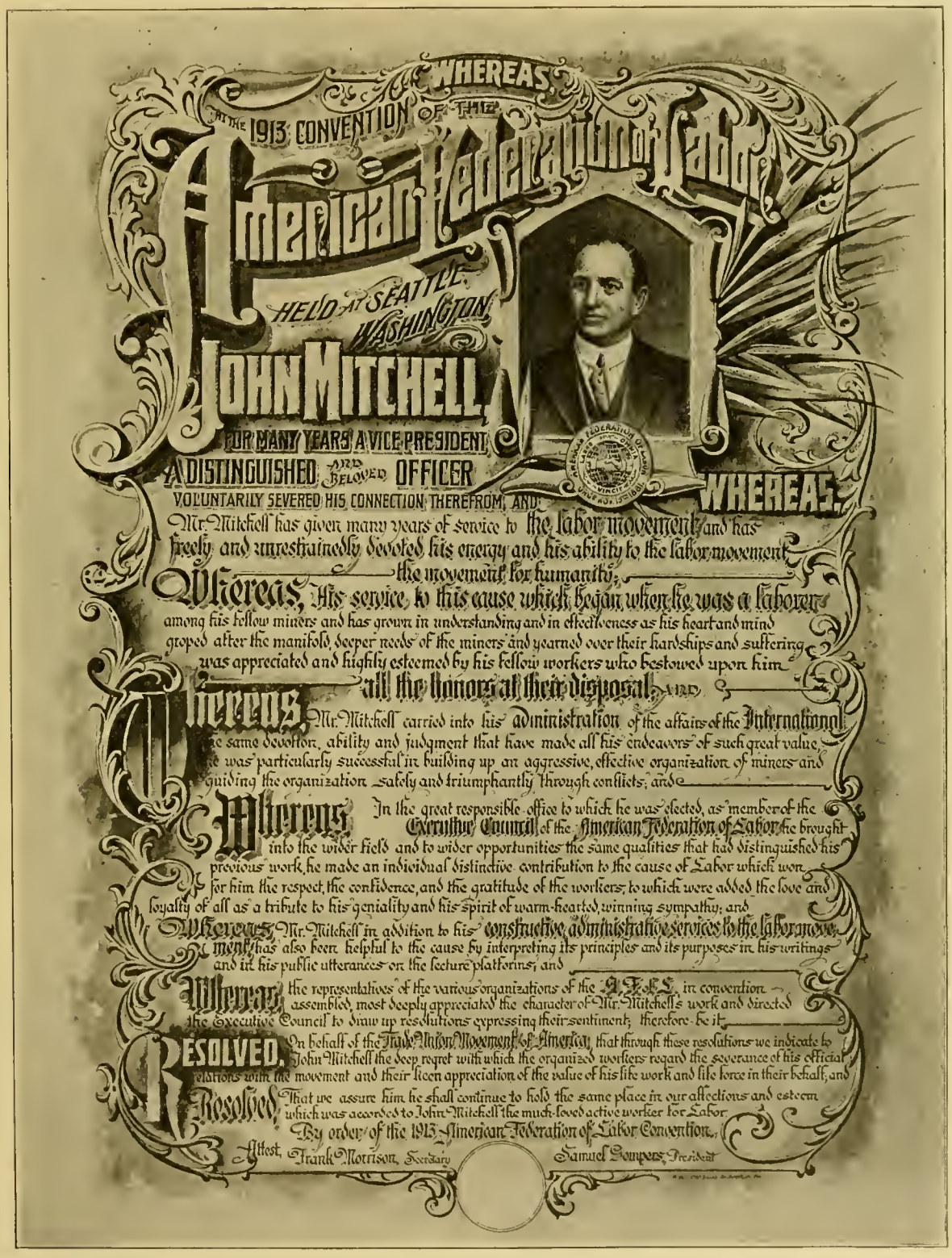
If you whine about life's errors,
Cut it out.
If you dread misfortune's terrors,
Cut it out.
Brace up firmly, keep your grit,
Let the somber shadows flit,
Make those scowls git up and git,
Cut it out.

If you think your friends have vanished,
Cut it out.
If you feel all hope is banished,
Cut it out.
Loyal friends will still be true,
And will gladly pull you through,
So remove that tint of blue,
Cut it out.

CLUBS RECEIVED

The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them:

J. Lee Owens, Clarksburg, W. Va., Business College; L. H. Sprengler, Stockton, Calif., Commercial College; Geo. W. Collins, Big Rapids, Mich., Ferris Institute; D. E. Wiseman, Parkersburg, W. Va., Mt. State Business College; A. E. Downing, Pasadena, Calif., Potts' Business College; A. H. Ellis, York, Neb., Business College; P. H. O'Hara, Greenville, S. C., Draughon's Business College; Miss Mable I. Reynolds, Miami, Okla., High School; Delf J. Gaines, Newport News, Va., International Business College; P. A. Botts, Pawnee, Okla., Pawnee Business College; J. F. Sterner, Sacramento, Calif., Heald's Bus. College; M. R. Murray, St. Joseph, Mo., Y. M. C. A.; W. J. Stillman, Watertown, N. Y., Northern Business College; W. E. Cornell, Battle Creek, Mich., Cornell Shorthand School; A. N. Carmine, Mansfield, O., High School; A. O. Colvin, Denver, Colo., The Central Business College; W. C. Moyer, Harrison, Ark., Commercial College; S. E. Ruley, Winona, Minn., Business College; E. W. Miller, Ontario, Calif., P. C. Whitely, Santa Ana, Calif., Polytechnic High School; C. H. Longecker, Muscatine, Ia., Brown's Business College; William F. Glasser, Dedham, Mass., High School; J. May Lynch, Covington, Ky., High School; Arthur A. Milton, Rock Island, Ill., Augustana, Business College; F. M. Bedinger, Hancock, Mich., High School; Nina P. Hudson, Orange, N. J., LeMaster Institute; E. C. Barnes, Denver, Colo., Barnes Commercial School; J. A. Buell, Minneapolis, Minn., Business College; L. N. Carter, Keene, Texas, Keene Industrial Academy; Charles F. Lombard, Aberdeen, S. Dak., High School; C. C. Jenkins, Brooklyn, N. Y., Browne's Bus. College; A. E. Hughes, Johnstown, Pa., Cambria Bus. College; P. B. Rose, Edmonton, S. Alta., Canada, Rose Bus. College; O. G. Martz, Norwood, Ohio; J. D. Braswell, Monticello, Ga., The Braswell Com'l School; W. H. Kinyon, Pawtucket, R. I., Kinyon's Commercial School; F. M. Schuck, Detroit, Mich., Commercial College; E. F. Edel, Burlington, Iowa, Elliott's Business College; J. O. T. Towler, Estelline, Texas; H. A. Don, Laurium, Mich., Com'l School; W. C. Masters, Fitchburg, Mass., Bus. College; C. R. Neher, Elkhart, Ind., Business College; Miss Catherine Brown, Lincoln High School, Seattle, Wash.; H. F. Krueger, Pawnee City, Nebr. County Institute; W. A. L. Hoff Edmond, Okla.; G. C. Christopherson, Sioux Falls, S. Dak., Business College; E. H. Goit, Niagara Falls, N. Y. Business Inst; J. H. Ramsey, Woodmere, Evansville, Ind.; D. M. Evans, Wheeling, W. Va., Bus. College; R. Haubrich, Milwaukee, Wis.; R. C. Scholz, Newark, N. J., Drake Bus. College; Grace M. Cassiday, Mansfield, Mass., High School; Chas. F. Conner, Stockton, Calif., Heald's College; J. W. Alexander, Montgomery, Ala., Draughon's Business College; R. E. Wiatt, Los Angeles, Calif.; Geo. C. Parks, Athens, Ohio, Ohio Univ. School of Commerce.



Engrossing by P. W. Costello, Scranton, Pa. Done on gray card board 22x28. Portrait in pen and brush work. A splendid example of lettering and scroll art.

DESIGNING and ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Old English.

This is the engrosser's most useful style and we would advise that the correct form of each letter be memorized. While a standard form is observed, no two penmen will make these letters exactly alike. Their lettering, like their writing, is bound to show certain markings of character and taste.

This alphabet will make a good one for study and reference, as it was gotten up with quite careful attention to details of form and finish. Beginners will find it an excellent plan to draw these letters in pencil, with great care and critical study—continuing to change the form here and there until accuracy is finally acquired. Take up each letter in this manner and you will be surprised how thoroughly the form of each letter will in this way become fixed in the mind.

The copy was first written with a No. 1 Soennecken pen. The edges were afterwards ruled. All the strokes were connected, corners pointed, and inaccuracies corrected with a common pen.

Remember that spacing is of the utmost importance and it must receive as much attention as the form of the letters. A great deal of our work is for reproduction by the various engraving processes, hence, coarseness or blackness of line is necessary for printable plates. However, much of our work is on memorial resolutions for framing or in book form, and this class of work is finer, more delicate, and more pleasing. Brush and color effects, and pale India ink script give a mellowness and an artistic quality very much desired on nice resolution work.

Yes, the modern engrosser must be competent and resourceful; competent to do many things well; resourceful in order to remove all obstacles that seem to stand in the way of a paying order.

The line "Old English" shows an effective treatment for the sake of variety. The letters were first carefully drawn in pencil, then outlined. The tinting was done free hand and the flourished strokes were added with a quick, off-hand movement. See that the strokes are well balanced and the shading harmoniously arranged.

Paste this alphabet in your scrap book or file this paper so you can find it when needed. Better still, master the alphabet, that is, memorize it, then you cannot lose it and it will ever be at your command.

This is a portrait of Miss Amy L. Applegate, Director of Writing in the Southern State Normal School, California, Pa. She was born and educated in Trumbull County, near Youngstown, Ohio. In connection with her work in the Public Schools, she took summer work at the Ohio Northern University and the Ohio University. For a number of years she taught in the public schools, the last two years of which she was principal in the High School of Liberty Township. She resigned this position to attend the Zanerian in which she pursued a very thorough course of nearly two years, going direct to the Supervisorship of Writing in the Covington, Ky., Public Schools, in the fall of 1913. She holds a State Life Certificate for common schools, and a Special Life Certificate in Penmanship in Ohio.

In the summer of 1914, she received a call to California, Pa., where she went upon resigning her position in Kentucky, and where she will succeed in putting penmanship upon a pedagogical as well as practical basis.

Miss Applegate, whose penmanship herewith speaks for itself, is a young woman of much more than average personality, ambition and ability, whose success is the natural outcome of always doing everything with conscience as well as intellect, and with hand as well as with head. It is needless to say that she secures the enthusiastic and loyal co-operation of her teachers, which is the mainspring of her success in securing results at the hands of her pupils.

We frequently are favored with very Madarasz-like script from the pen of Pedro Escalon, formerly of Central America but now of San Francisco. The work recently received was not of an engraving type or it would have been presented instead of this notice.

Miles F. Reed, Academy of Idaho, Pocatello, Idaho, started the new school year by sending us a list of eighty subscriptions for THE BUSINESS EDUCATOR. No doubt many fine writers will be turned out of the Academy this year, as usual.

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The scientific, phonetic SHORT-longhand

Grafoni is ***a substitute for longhand*** for everyday use by everybody. It is not a stenography.

Grafoni is founded on the ***first*** and ***only*** perfect phonetic analysis of the English Language (nine vowels, thirty sounds altogether.)

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BOOK REVIEWS

"The Haskell Method Penmanship Course" is the title of a well prepared and printed book of 52 pages by the Principal, Mr. C. E. Birch, and is designed for use in the United States' Indian Training School at Lawrence, Kans. The work is above the average in execution and pedagogy and is especially suited to the needs of Indian pupils. The letter is first presented large for retracing, and then in detached and joined forms, followed with words in which the letter is used. Small letters are presented first in enlarged form. Some excellently prepared illustrations are also given.

"Common words troublesome to spell" is the title of an eight page pamphlet issued by the Manual Training High School, Kansas City, Mo., which is a list of words compiled by the teachers in that institution, the committee being as follows: P. B. S. Peters, Miss Elizabeth B. Scott and C. F. Gustafson. It is needless to say that the list is especially valuable. We have not been informed upon what terms this list can be secured. Doubtless a letter addressed to the chairman of the committee with stamp or stamps enclosed would bring a reply.

As the title implies it is the common words which frequently give the most trouble and these are the ones that are incorporated in this little booklet which has been issued especially for use in that institution. The lists were printed by the pupils in the School Printing Department of the Central High School.

"Business English and Correspondence," by Roy Davis, Mechanic Arts High School, Boston, and Clarence H. Lingham, 8vo., cloth, 310 pages, $1 00, Ginn and Co., is the title of a substantially bound in cloth, splendidly printed text. "Business English and Correspondence" is the response to a demand for a text book based upon preliminary and contemporary training in the principles of English grammar and composition in connection with or preceding commercial correspondence. Emphasis is placed on oral as well as written work, the importance of clear, straight-forward speech and writing is constantly impressed upon the student. The subject is logically treated and the many model exercises are terse and timely. And one who has to do with the teaching of this subject or who desires to improve his own speech would do well to consider this publication.

There has just been added to the series of business-letter books issued by the Phonographic Institute Company "No. 8—Automobile Correspondence," a book for which a real need has arisen within the last few years. The letters are divided among the various branches of the automobile business, and cover the range of automobile terms pretty thoroughly. They are written in the amanuensis style of phonography, and the key, in facsimile typewriting, is included in the little book, which retails for twenty-five cents. A copy, postpaid, will be sent to any teacher of Phonography, or to any school officer, for twelve cents.

"Inorganic Chemistry," by E. C. C. Baly, written in the reporting style of Phonography, has just been issued by the Phonographic Institute Company, Cincinnati, O. The subject matter is presented in a manner as free as possible from technical terms, and to the student of the reporting style it affords a lucid exposition of a science about which it is essential that he know something if his future field of work is to be a wide one, in addition to giving him the correct reporting outlines for words which are not a part of his every-day vocabulary. The book retails for thirty cents, and a single copy will be sent for examination to any teacher of Phonography, or school officer, for fourteen cents, postpaid. The book is keyed by No. 11 of the People's Books, published by the Dodge Publishing Company.

"The Essentials of Business English," by Porter Lander MacClintock, M. A., LaSalle Extension University, Chicago, Price $1.00, cloth bound, 273 pages, is the title of a recent volume devoted to the essentials of business English. The book is a valuable contribution to the literature of modern English expression as spoken and written. The author is delightfully frank and explicit in his Preface as to what the book aims to accomplish and what it does not aim to do. The author is not a mere theorist—he uses the clearest of English and he has studied the English of business. He is a teacher as well, and not merely a business man on the one hand, or a literary writer on the other hand. The book is well planned and skillfully executed.

CARD WRITING

I will write your name on one dozen white, colored, design or comic cards for 15c or two dozen for 25c. Agents wanted. Samples and terms to Agents for a 2 cent stamp. Lessons in penmanship.

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Not of dollars for the relief of human suffering, nor of recruits for our Army or Navy, but of NEW PRACTICAL SPELLING. We have just completed another edition of 20,000 to help meet the demand for this popular text. If you have never seen our book, nor heard of its merits, listen while we tell you a few of its special features:

NEW PRACTICAL SPELLING contains 6,000 of the most important words, especially those used in business. The words are classified and defined, diacritically marked, divided into syllables, numbered, alphabetically arranged, the parts of speech are given and the correct capitalization is indicated, making *eight* particular advantages, each one of which is worthy of special comment. No other spelling book has all these features combined. It is replete with the best thoughts of the best thinkers in short, snappy quotations, one at the head of each page, and several at the foot of the page—all brief, but bristling, and specially relevant to the subject of classification of the two lessons on that page. More than a thousand of the finest gems of thought have thus been inserted, each where it would best illustrate the lesson and make it "stick." As the force of the English language depends almost wholly upon its *short* words, we give in Part One, 1,400 of these burden-bearers of our mother tongue, without definition, but derivatives of most of these occur in Part Two, where all words are defined.

We do not claim that this book is superior to our Practical Spelling, which for many years has been the most popular commercial speller on the market, but the new book will probably prove better adapted to the needs of some schools. A superintendent writes: "We are using your New Practical Spelling in our school, and I think it the best planned book of the kind I ever saw." Hundreds of others think the same.

If you want the best, you will surely desire to use one or the other of these books in your school the coming season. A sample copy of either text will be mailed, free of charge, to any teacher or school principal who would like to give it a careful examination, with a view to introduction.

Write for illustrated catalogue, describing our other books on the subject of English, letter writing, arithmetic, commercial law, shorthand, typewriting, bookkeeping, business practice, etc.—also our popular pocket dictionary.

THE PRACTICAL TEXT BOOK COMPANY

EUCLID AVENUE AND 18TH STREET CLEVELAND, OHIO

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SHOW CARD LETTERING AND DESIGNING

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Show Card Lettering and Designing comes among the branches of the Advertiser's Art, and is recognized as a distinct field for either men or women. The demand is practically unlimited and few professions offer so large a field for profitable and easy employment. Rapid and ornamental lettering is today a recognized business necessity and is a valuable accomplishment for all Penmen and Commercial Teachers to possess.

We manufacture over seventy-five different sizes and styles of Commercial Automatic Lettering Pens in Shading, Marking, Plain, Special, Border and Shadow Lettering Pens. In addition to above we also carry a complete line of Soennecken Lettering Pens, Automatic Lettering Inks, Brushes, Material for Ornamentation (Flock, Bronze, Metallic, Diamond Dust and Pearls), also Instruction Books in Show Card Lettering for the Beginner, Teacher and Artist.

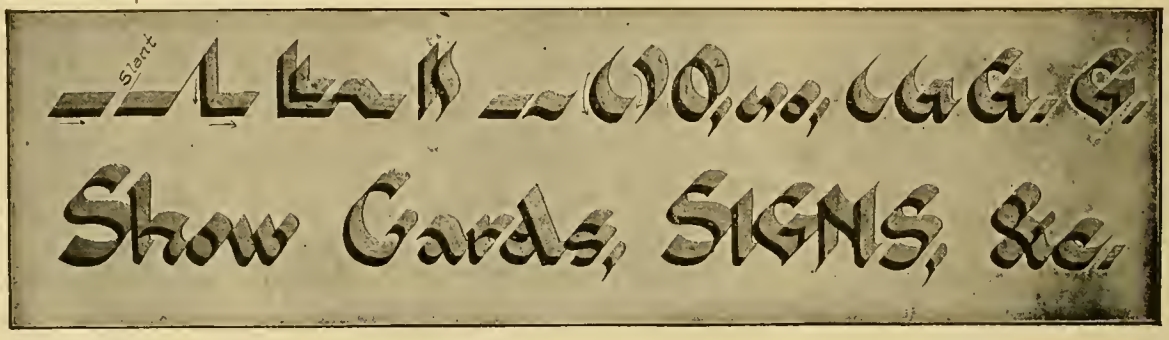

Plate 59 from our new and enlarged instruction book, "Practical Compendium of Commercial Pen Lettering and Designs.

The above plate illustrates the proper slant, position and formation of letters made with the Automatic Shading Pen.

The Automatic Lettering Pen is a strong and perfect device for rapid and clean-cut lettering and designing for Show Cards, Posters, Price Tickets, etc. The use of these Pens, 1-32 to 7-8 of an inch in width, enables the beginner to acquire a substantial and easy method of forming all styles of rapid commercial lettering. Any person writing an ordinary hand can use the Pen successfully and with very little practice.

TRADE MARK.

SPECIAL INTRODUCTORY OFFER

Owing to the fact that many students are enabled to continue their studies through the compensation received from lettering price tickets and show cards, for the smaller merchant, outside of school hours we offer herewith a special introductory outfit consisting of three marking and three shading pens, two colors of automatic lettering ink, sample show card in colors, instructions and alphabets. The above special offer will be shipped prepaid for——$1.00.

Valuable Book on Commercial Pen Lettering

"Practical Compendium of Commercial Pen Lettering and Designs"

NEW AND REVISED EDITION—1914

A complete instructor in the use of the Marking, Shading, Plain, Special, Border and Shadow Lettering Pens.

Contains **one hundred pages 8x11** illustrating **one hundred and twenty-two plates of Commercial Pen Alphabets, Designs, Show Card Layouts, Corners, Borders, Scroll Designs, etc.,** with complete instructions for each—also large list of **Advertising Phrases suitable for Show Cards, Posters, etc.** (Some of the Alphabets and Show Cards are printed with color plates showing a variety of attractive color effects.)

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Among the hundreds of technical books on the market today there are few devoted to Commercial Pen Lettering that meet the exact requirements of the beginner and expert alike. That is the aim of this work and we trust it will fill a long felt want. It is far beyond anything ever published in this line and contains solid, practical, common sense instruction, free from absurd theories or impractical ideas. This book has a beautiful front cover page printed on relief plates in three colors and gold.

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BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions.
For terms, address,
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Engrosser and Illuminator,
Odd Fellows Hall Bldg.,
Scranton, Pa.

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Aod all who keep scrap books for fine penmanship. I am now ready to offer you some work fresh from the pen that will surprise you.

PENMAN

Letter Finest Ornamental Style	75c
1 Letter Finest Business Style	50c
1 doz. Cards with your name (all different)	25c
SPECIAL PRICE FOR ALL,	$1.00
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N. B. Letters not folded. Sent in special mailing envelopes ready for your scrap book.
Polytechnic High School, Santa Ana, California.

To Learn Write

I can make a good penman of you at home during spare time. Write for my free book, "*How to Become a Good Penman.*" It contains specimens and tells how others mastered penmenship by my method. Your name will be elegantly written on a card if you enclose stamp,
F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.
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BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid. 15c. 1,000 by express, 75c. Card Circular for rad stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.
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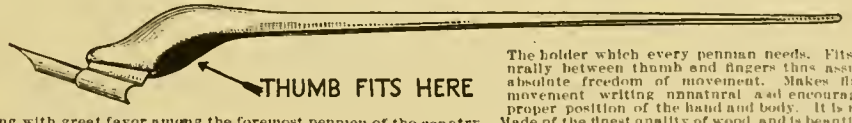

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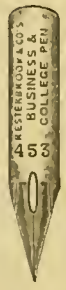

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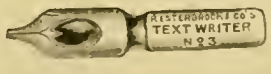

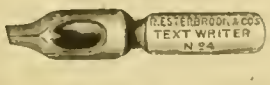

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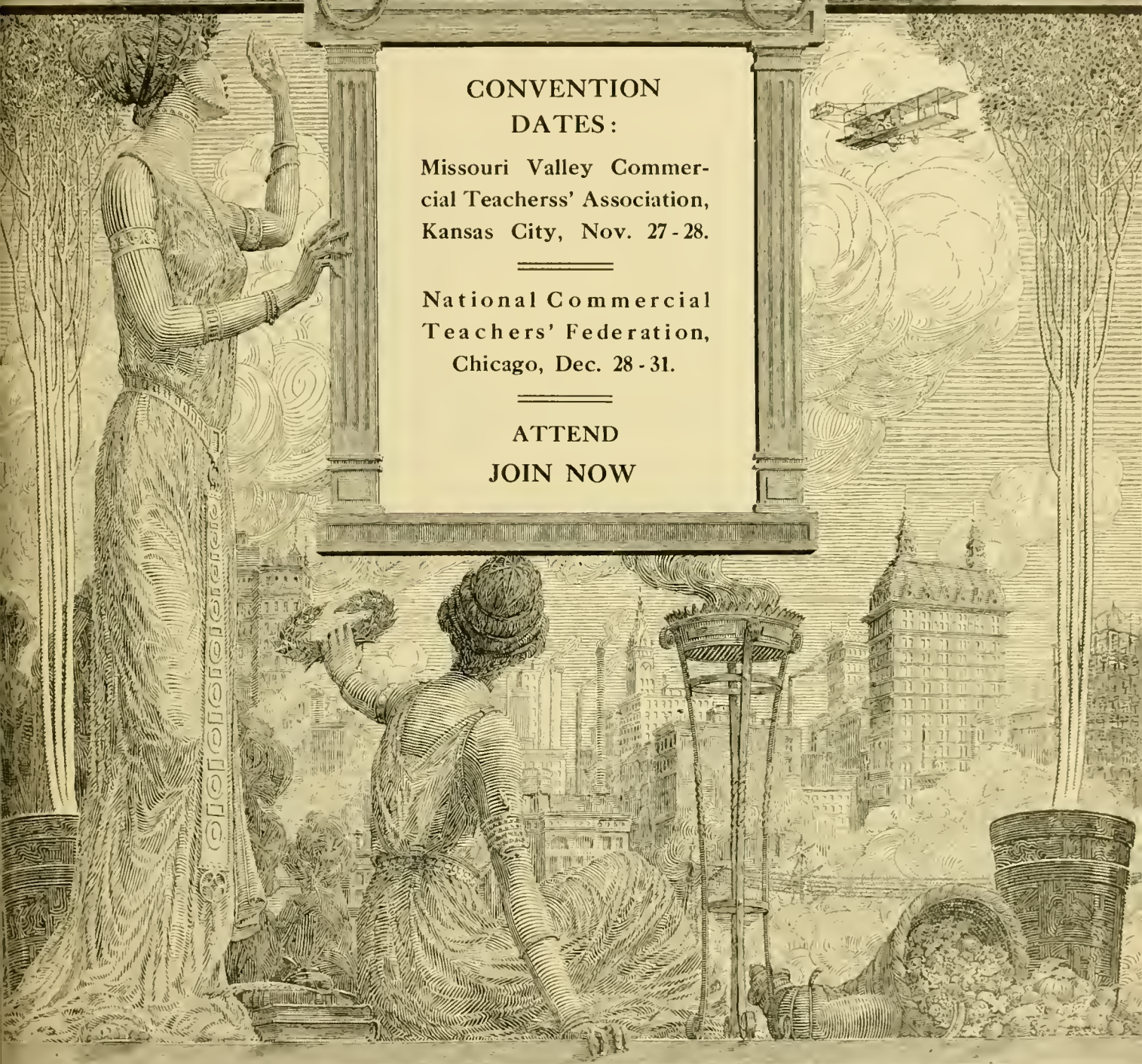

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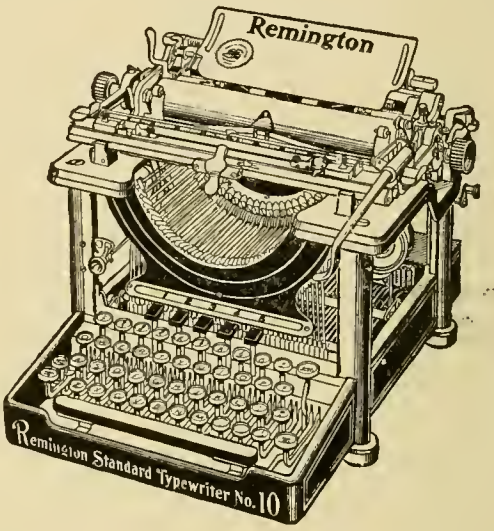

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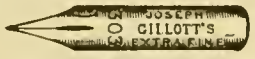

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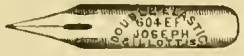

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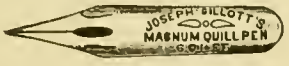

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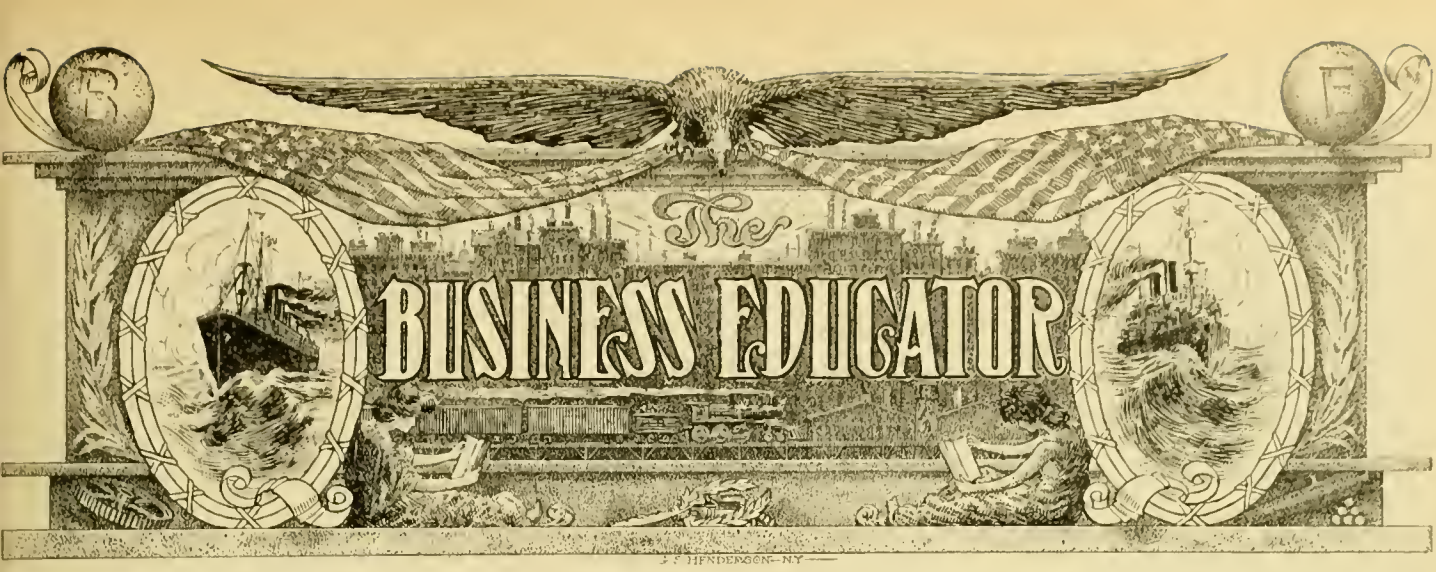

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E. W. BLOSER.
(Signature of editor, publisher, business mgr)
Sworn to and subscribed before me this 28th day of Sept. 1914.

JOHN K. KENNEDY.
(Notary Public, in and for Franklin Co. Ohio.)

Mr. School Man

If you have not been following "Letters of a Schoolmaster to his Former Pupils" by C. E. Birch, you have not been doing yourself full justice, particularly if you are a private commercial school proprietor looking for business or adding more students to what you have. These contributions are away above the average because of their suggestiveness and originality. You will do well to go over them from the first as they contain vital material to those who would get and keep the most and best students. These contributions have been written with English in view but they are doubly valuable because they do not confine themselves merely to English. We hear very favorable reports now and then, but we fear many are not following them as profitably as they might.

NOTICE TO PENMEN AND TEACHERS OF PENMANSHIP.

"Boosters
Live better
Feel better
And fight harder
Than any other tribe
On earth."

Join this tribe by attending the National Penmanship Teachers' Association, at Chicago, during holiday week. It will be a joint meeting of the National Penmanship Teachers' Association and the National Association of Penmanship Supervisors, therefore, it should be the largest and best meeting ever. The Association needs your presence. You need the support of the Association.

Penmanship Progress in the South

Chattanooga, Tenn., through the skill and foresight of Arthur J. Becker, Principal of the Commercial Department and Supervisor of Writing, is making splendid headway in the matter of practical writing from the first grade to the eighth. A fine spirit and enthusiasm pervades the teaching corps.

In Atlanta, Ga., where we met the teachers in their monthly normal classes, as well as in many class-rooms, we were impressed with the renewed interest in writing on the part of the teaching force, due to a correlation of the latest with the most scientific and thoroughly tested pedagogy and by the emphasis of large, free, healthful, writing from the start, thereby serving immediate needs of language, conserving health, forming correct motor habits, and promoting future efficiency.

Our quarter-century-old-yet-young-and-true friend, Mr. J. H. (Just Honorable) Smith, Principal of the Commercial Department and Director of Writing, a past master in skillful penmanship and the art of teaching, is adding inspiration and energy to the work. And in the passing let us remark that among our many remarkable friends none seem nearer being a near-genius than he in the remarkable number of avocations of which he is a recognized master. He seems incapable of doing a few things only or doing anything indifferently or poorly. Would like to say more but refrain for fear of being accused of being biased by patronage, and knowing that what we do say will be embarrassing rather than pleasing to his modest nature.

The new Primary Supervisor, Miss Laura M. Smith, is promoting large, expressive arm writing in grades one, two and three.

In Louisville, Ky., we found that the Primary Supervisor, Miss Louise Dietz, supported by Supt. Holland, had planned the most efficient day's work we had ever undertaken. We have never found a more wide-awake supervisor and Supervising Principals than in Miss Dietz and her fine lieutenants, nor so many who were so heart and soul in accord with the work of improved writing at once pedagogical and practical.

Chattanooga, Atlanta and Louisville are each solving the problem of improved writing in its own local way, and each bears promise of success. All are emphasizing large, free, healthful writing in the start; all are correlating form with freedom; all are using the best local talent to instruct and inspire the teaching forces with the minimum of cost and effort. We shall watch and await results with much more than passing interest.

Birmingham, Ala., does not propose to be in the rear of her sister cities of the south, and as a consequence recently elected as supervisor of writing, Mr. M. D. Anthony, who will direct the work, thus improving the health of the pupils and increasing the efficiency of their writing.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

Our supervisor of English is desirous of having more written work in the first and second grades. To what extent is it advisable, and how best can it be done?"—Supervisor of Writing.

Few teachers of English have any conception of the manual difficulties involved in writing well on the part of adults, or writing at all on the part of children. Any one who has not mastered a hand writing can know how difficult it is for adults, much less for children. Thirty or forty years ago when educators first learned that children could learn to write, or rather draw the script forms instead of first learning to print, the edict went forth for more written work in the primary grade. So, too, when horsemen learned how phenomenally fast two, or even three year old colts could be trained to trot or run, the edict went forth for more training and speed on the part of the colt. But horsemen learned in due time that the record breakers of one or two years were never the makers of records when they became three or four years old. In many localities educators have discovered that too much written work in the lower grades means not only poor writing later on but over-taxed nerves and weakened eyes. Childhood is the period of expression rather than repression. Oral expression is many times more spontaneous than written expression; and as to effort required, there is scarcely any comparison, as the vocal organs operate many times over with greater facility and ease than the fingers or arm. But we recognize that as long as written work is demanded, it is up to the supervisor to see that it is delivered, but in such a way as to injure neither the child's health nor his future handwriting. This can be done by having most of the written work in the first grade, and even in the second grade, done upon the blackboard. Where this is not possible, the writing should be done with a large pencil on paper sufficiently large to enable the child to use the arm instead of the fingers and to sit up straight rather than bend over the desk and task. Children can write quite as well with the arm as with the fingers if they are allowed to write large. While thus writing they are forming right rather than wrong habits, and serving English and penmanship at one and the same time. Small writing with the fingers means wrong habits, and small arm movement writing means delayed written expression, as pupils can now write a small hand legibly with the arm until the second or third years, unless extra time is given it and special intensive drill resorted to. [Ed.]

Suggestions in Writing.

What do Supervisors say to their teachers in grade meetings? Anxious.

In compliance with the above question from an inexperienced supervisor, we append an outline of suggestions recently given by a supervisor, a copy of which was given us for inspection, and publication, if we deemed worthy:

FIRST AND SECOND GRADES.

1. Know your Manual. Then you can improve upon it.
2. Safeguard *health* and increase skill by watching position.
3. *Train* for future efficiency rather than *strain* for present results in accurate script drawing.
4. Count rhythmically. Encourage graceful acts and forms.
5. Illustrate and describe turns, angles, loops, ovals, retraces.
6. Have as much unsupervised writing done on the board as possible.

THIRD AND FOURTH GRADES.

1. Cultivate the art of skillful blackboard demonstration.
2. Emphasize position. Remind rather than reprimand. They forget. Suggestion beats scolding.
3. Keep arms on muscles near edge of desk. Muscle training not form exaction is now needed. Muscle mindedness is third and fourth grade need.
4. Plainness of form, not exactness; boldness, not timidity, are essentials.

FIFTH AND SIXTH GRADES.

1. Put the finishing touches on position, and make it a habit.
2. Show, not merely tell, the Buckeye-Missourians how to write. An *ounce* of showing is worth a *pound* of telling and a *ton* of nagging.
3. Stimulate through suggestion. Count rhythmically and quickly. *Be alert.* Help the backward.
4. The *proof* of the teaching is in the *practice* in the postures and writing outside the writing lesson. What is worth teaching is worth using.

SEVENTH AND EIGHTH GRADES.

1. A good position is worth more than a ten thousand dollar insurance policy. See that they get the habit.
2. Make good the things that should have been accomplished in the preceding grades. The pupils were younger. Make up for it *now.*
3. Spend more time seeing that they do all writing *rightly* than in teaching. An ounce of *exaction* beats a pound of injunction.
4. Ease alike in writing and reading is the criterion of excellence in writing, and the concrete demonstration that you have *succeeded* and not merely *attempted.*

How long should a trade student dwell on the elementary exercises such as the reverse oval or the straight line push and pull before going on to letter forms, words and sentences? And should these be practiced a few minutes each practice hour before taking up the others?—W. H. Sharp.

H. L. Darner, Pittsburg, please answer.

I sometimes think that the average penmanship teacher spends too much time upon movement exercises before taking up letters, and that the average grade teacher spends too little upon movement exercises generally.

My opinion is that there is no rule governing the amount of work to be done upon movement exercises before taking up the letters.

The first thing a pupil in any grade or of any age should be taught is to sit properly. As soon as a pupil learns to sit properly, and learns to make the direct oval exercise freely, and easily, he can begin work on some of the direct oval capital letters. H. L. DARNER.

Rhythmical Gymnastics.

All may stand up
In the aisle,
Make good straight lines
For a little while.

Hands on hips,
Hands on knees,
Put your hands behind,
If you please,

Touch your shoulders,
Now your nose,
Touch your ears,
And now your toes.

Raise your arms
High up in the air,
Down at your side.
Now touch your hair.

Hands at side
Now you may place;
Touch your elbows,
And now your face.

Raise hands up
High as before.
Now you may clap—
One, two, three, four.

Now sit down,
Hands folded once more,
Eyes to the front,
Feet flat on the floor.

The above verses have been contributed by J. H. Bachtenkircher, Supervisor of Writing, Lafayette, Ind. He does not know the author but finds the exercises interesting for children and a diversion in Institute work.—EDITOR.

SENSE AND NONSENSE.

You have heard some silly questions, but the questions and answers in the B. E. contain enough sense to make them interesting to read.

How To Keep the Arm Free

Mr. H. T. Jett, Supervisor of Writing, Topeka, Kans., recently submitted the following story of "Two Old Cats" which he tells to beginning classes in writing (1 B's.) Teachers report that this story better than any other one thing keeps arms moving and positions good. He has special stories for the several grades and conditions. Needless to say Mr. Jett is securing results and is hailed with delight by children.—Editor.

Two Old Cats.

Once there were two old cats, one named Tabby and the other named Pussy. One day Tabby said "Pussy I can write better than you —Can't either, can too, can't, f—th; f—th!" and then they got into a scrap as two old cats do, and rolled over and over in the grass, (snow) but they didn't hurt each other very much. Finally when they were all out of breath Tabby said, "Pussy, I'll tell you what, lets write our names and get Fido to decide which is the better."

Now Fido was a big Newfoundland dog that lived next door. But Fido was different from must dogs because he didn't tease the kitties nor bark at them, nor bite them, nor chase them up the trees.

So the next afternoon they got a great big sheet of paper and put it down on the sidewalk in the back yard. There was a big bench off to one side and Fido climbed up on this bench and sat down. He had a pair of great big glasses he put on over his nose, and sat up and blinked his eyes and looked wise.

Pussy was going to write her name first and she walked out slowly in front of the paper and lay down flat on her stomach, just lazy like, and put both paws and both legs right down on the sidewalk. (Here illustrate at the desk with both arms resting),and she wrote her name as slow as could be—Pussy. Tabby got tired waiting for her and began prancing around; "Aw, hurry up Pussy, you make me tired." Pussy stopped writing and looking up said, "Aw, Tabby shut up!"

Finally Pussy was all thru and she gave the pencil to Tabby. Tabby stepped out big in front of the paper and said, "Hey, Mr. Fido, now watch me." But she didn't get down on her stomach, O No, but she stood up and kept her paw and her leg off the sidewalk and wrote out her name big and fast—Tabby. When she was all thru, she said, "Hey, Mr. Fido now come down and look at this. Fido climbed down off his bench, pulled his glasses down over his nose and stooped down to look at it. "Wow, bow-wow, gr-r--r-r-r, Tabby's is the better," "Meow-w-w-w," made Puss mad; "Why is Tabby's better?" Fido says, "Because Tabby didn't do it lazy like, but stood up and kept her paw and leg off the sidewalk."

(To the children) "Now when we write, what do we want to be Tabbies or Pussies?"

[This appears "choppy" when written out, but when told and acted out this choppiness adds to the attention given by the children.]

H. T. JETT.

PITTSBURGH COURSE OF STUDY IN WRITING

PRINTED WITH PERMISSION OF ELMER G. MILLER, DIRECTOR OF WRITING.

Importance of Rapid Writing

Writing is one of the most important studies in school life. It is used in the recording of all other subjects, therefore the more proficient we become in this art the more we accomplish in other studies. To be educational it must be free and rapid. The hand must keep pace with the thought movement or it is not real writing. The need of good writing in the first eight years of school life is well worth the effort it takes to master it, to say nothing of its importance and great advantage after leaving school. The hygienic position alone pays well for the time spent in teaching this subject.

Some people seem to think writing is a gift. It is no more a gift than any other branch of study. Anyone under normal conditions can acquire a free, easy and legible handwriting, if he is willing to devote a little of his spare time to practice. The way one writes is largely determined by how he wishes to write. If the desire is strong enough the writing will improve.

General Suggestions

BLACKBOARD WRITING—It is much easier to learn to write upon the blackboard than upon paper, because the writing is larger, and a free, swinging movement of the arm is used. The position at the board needs only a little attention. Face the board almost at arm's length with the left side of the body turned slightly toward the board. In this position, the weight of the body will be on the left foot when starting and as we write across the board the weight falls on the right foot. Do not step and write at the same time. The best blackboard work can be done on the level with the eyes.

Crayon should be held very close to the point, between the thumb and the first and second fingers, with the long end pointing toward the palm of the hand. Roll the crayon frequently in order to keep a round point. Intermediate and grammar grade pupils will do better work with a new piece of crayon broken in the middle using the broken end.

ERASER—The eraser should be held in the left hand and the erasing should always be done with this hand. It is much easier to erase with the horizontal stroke than the vertical. This horizontal stroke gives a swinging movement of the body from left to right. The erasers, if dirty, can be cleaned without much dust by drawing them gently across the edge of the chalk ledge or trough.

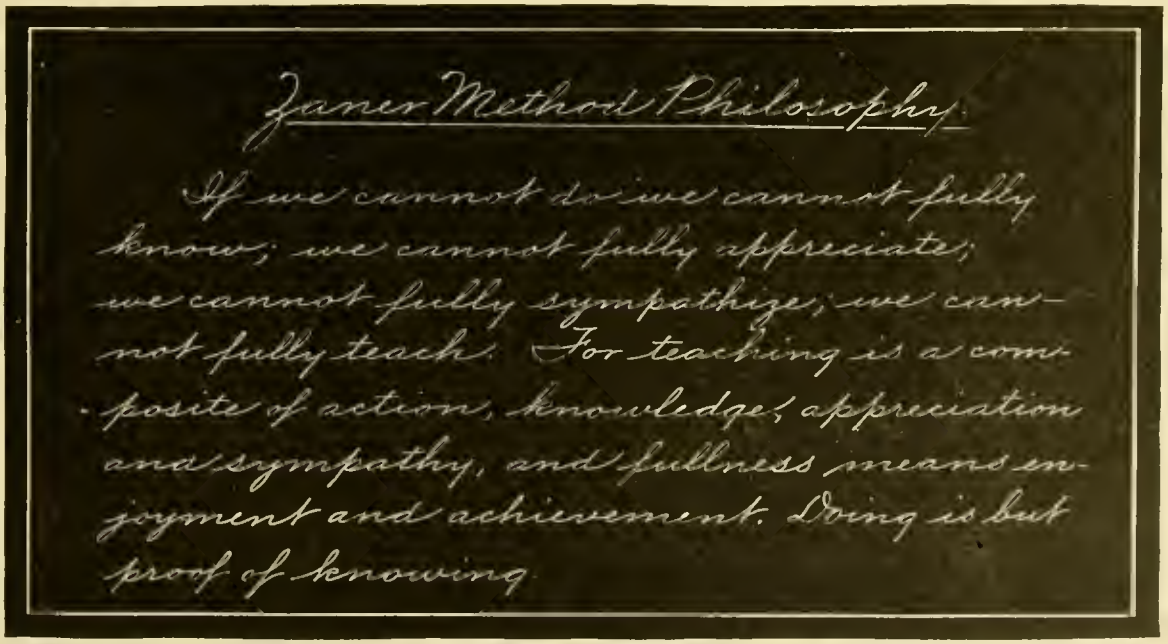
The Chicago Meeting Time.

Dear Mr. Zaner:

My attention has just been called to the fact that in THE BUSINESS EDUCATOR for September you gave the dates of the Federation meeting December 21-24. The dates should be December 28-31.

Very cordially yours,
H. A. HAGOR,
Manager Chicago Office.

The Gregg Publishing Company, 6 North Michigan Avenue, Chicago, October 9, 1914.



Given as a specimen of the Editor's semi-simplified, semi-individual handwriting when thought was divided between contents and execution.

Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.

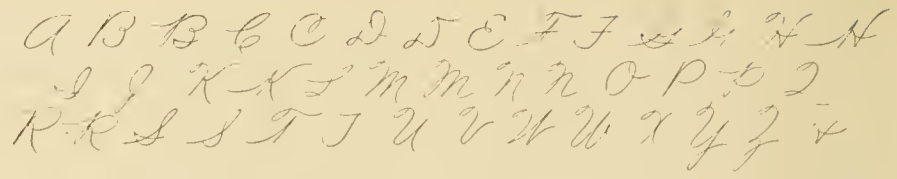


Plate No. 17: Loop letters are not difficult if you practice them properly. The first two lines of this plate should be made real rapidly. Any two oops in the second line will make a practical "double-l". Keep the loops short and neat. The more skillful you are the shorter you can make your oops and still have them perfectly legible.

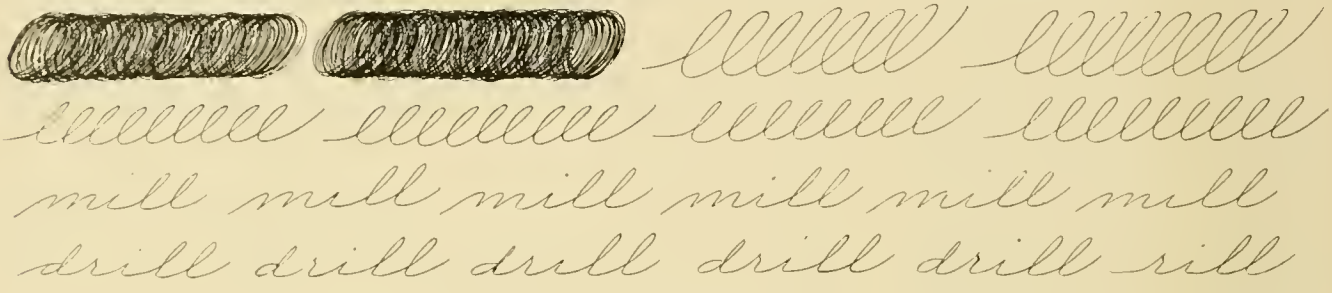


Plate No. 18: There is very little explanation to give regarding this plate. Watch the finishing stroke of the small letter "b"; notice that it finishes the same as the small "v" and "w".

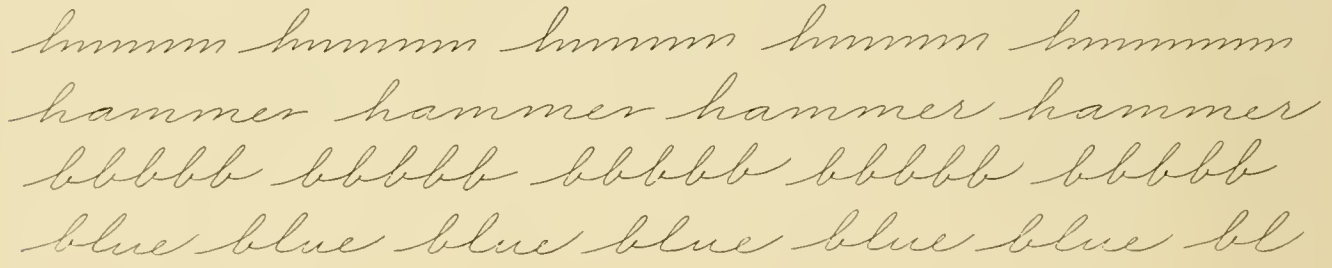


Plate No. 19: The second part of the small letter "k" is a trifle larger than the second part of the "h". The second part of the small letter "k" should not resemble a small capital "R". The two down strokes of the "k" should be parallel. Keep your writing small and neat.

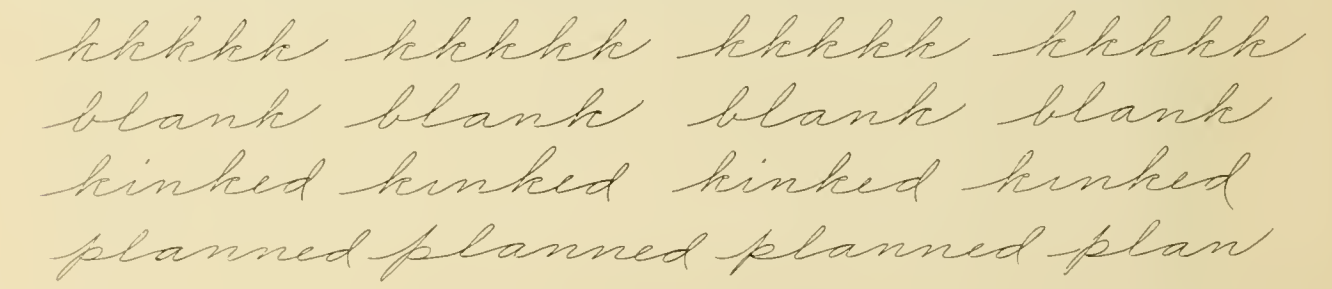


Plate No. 20: The letters "r and s" are without question the most difficult minimum letters, and they are also more difficult than many of the extended letters. The first thing you must learn to do is to curve the up stroke a great deal. Notice the retrace at the top of the two letters. Close the "s" at the bottom and notice the obtuse angle in the small letter "r".

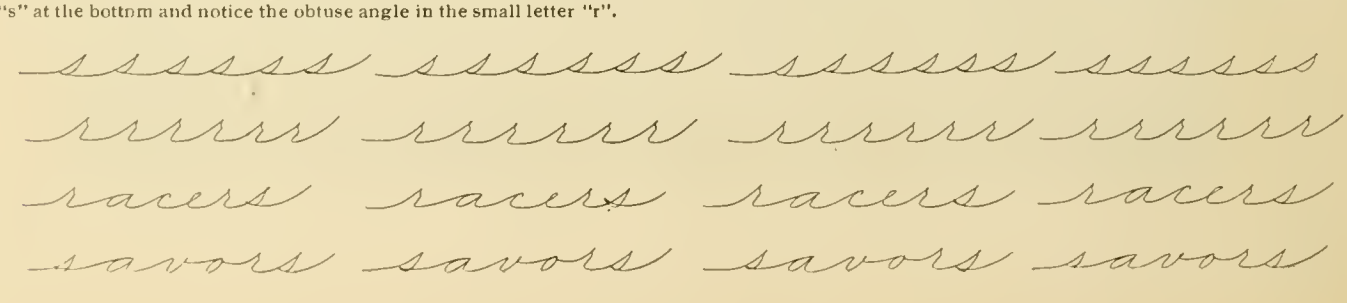
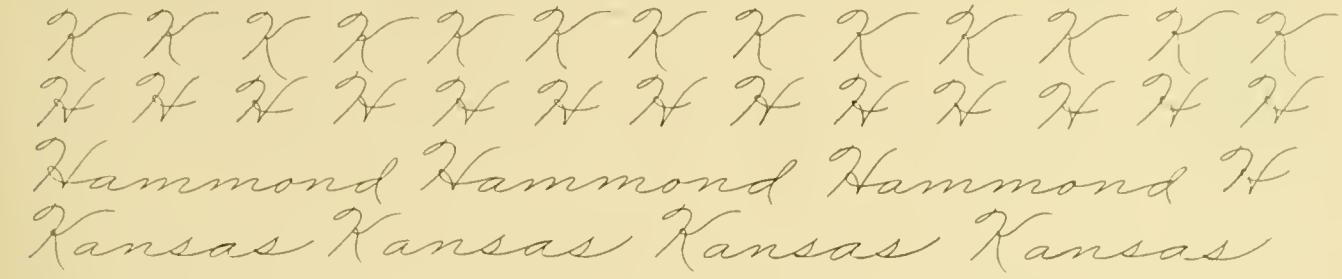


Plate No. 21: The beginning of "H and K" is the same as the beginning of the capitals of "M and N". The second part of the capital "K" begins like a capital "A" and finishes like a capital "R". See that the two parts of the capital "H" touch.

Plate No. 22: Keep the upper loop of the capital "L" long and narrow. The bottom loops in the "Q and L" as well as the finishing strokes are



the same. Your small writing from this time on will decrease in size. You are now to a place where you should be able to control the arm sufficiently to write very small.

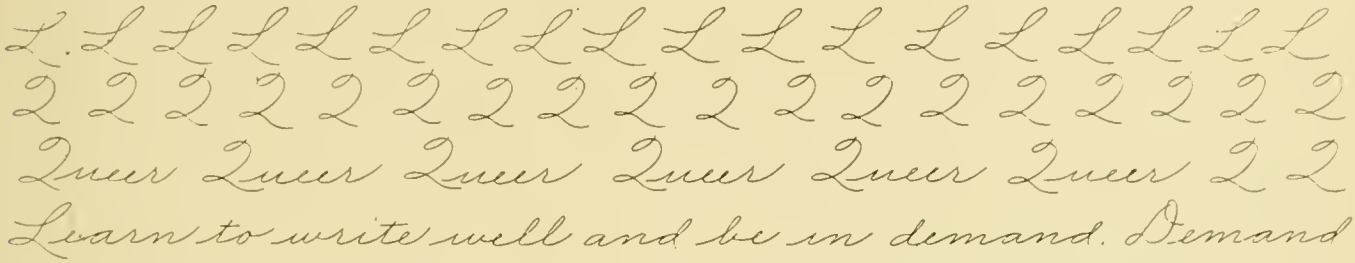


Plate No. 23: Practice the first line at a good rate of speed. In writing the word "join" be very careful that the small "j" is no taller than the "o and i". Draw a line across the top of your word to find out if you are maintaining a uniform height.

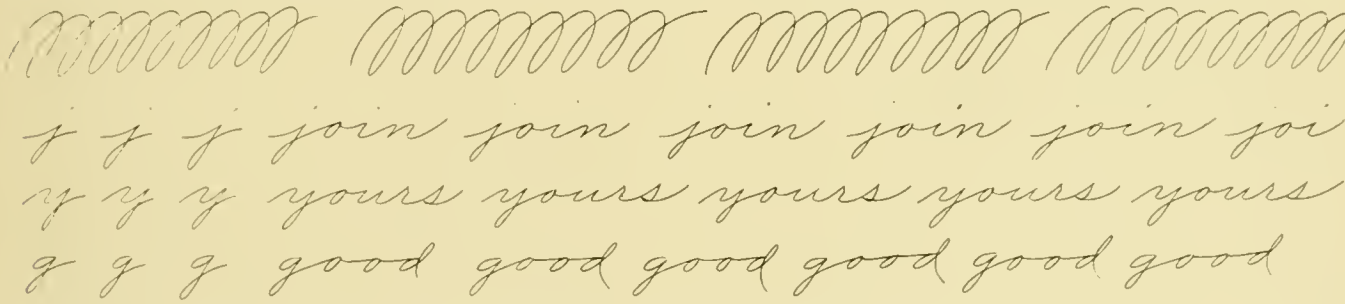
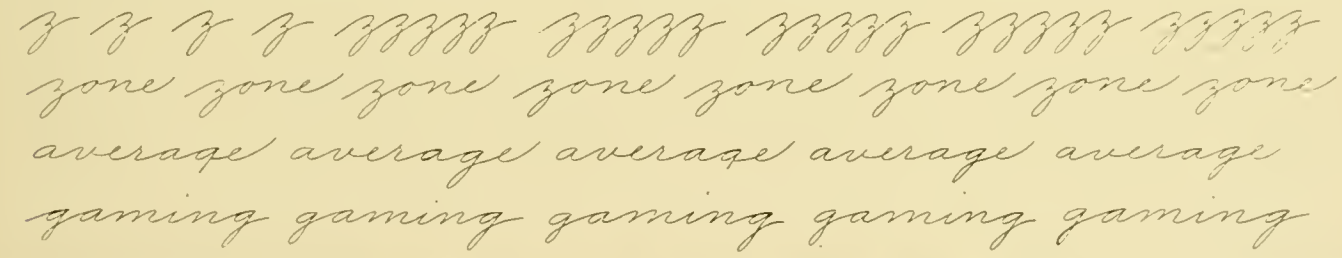


Plate No. 24: The first part of the small letter "z" is exactly the same as the first part of the small letters "m and n". Do not curve it more than you would curve the first down strokes of these two letters. Keep the loop below the line short and neat.

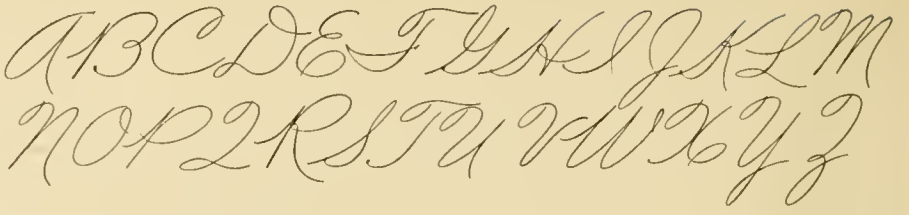


To C. R. Hill Dr.

Engrosser and Illuminator

C. R. Hill, Newark, N. J.

Business Penmanship
T. COURTNEY,
Penmanship Teacher in Academy of Idaho, Pocatello, Idaho.
Send self-addressed stamped envelope with specimens for criticism to Mr. Courtney.



THE WRITING HABIT

Writing is a habit—a bad habit with the average person. Such being the case, it might be well to say a few words at this point regarding habit formation.

Every motor act leaves behind a disposition on the part of both motor and mental processes to perform the same act again, and moreover to perform it in the *same way*. Each time any certain act is performed the more facility is acquired and the less effort, muscular and mental is needed. In a short time, then, the act becomes practically automatic and a habit has been established.

The above statements refer the formation of any manual habit and apply to writing habits as well as any other. The child when first learning to write, if left to his own devices, draws the letter forms with slow, careful, uncertain motions. At first he has little control over his muscles and his product is poor. However, with each repetition he requires facility of motion and excellence of product. The mental effort toward motor control, quite intense at first, diminishes almost to the vanishing point, and then you have a writing habit. Now, if speed of execution were not required the written characters would retain whatever excellence of form they at first possessed; but unfortunately the muscular processes of the child, if not skillfully directed at first, are so restricted to the smaller muscles so that the radius of movement is small, thus requiring frequent shiftings and readjustments, consequently when speed is applied the writing rapidly degenerates into an illegible scrawl, and the person has acquired a poor writing habit.

The problem, therefore, is how to develop writing that will remain habitually good when speed is applied. This might not be so difficult, if a skilled teacher could have charge of the process from the beginning, but when a poor writing habit has once become firmly established, the matter of displacing this poor writing habit with a good one is sometimes very difficult.

If the following steps are used in the development, the result will be satisfactory with every learner who is capable of following instructions, providing he has the desire and the determination necessary for success in any line of effort:

1. Correct position of the body, hands and arm constantly kept in mind until these become automatic.

2. The application of arm movement to easy exercises, ovals, straight-line exercises, etc., until free movements of the arm both vertically and latterally, as well as lightness of touch and sureness of stroke, become automatic. Lightness of touch and perfect freedom of movement cannot result without muscular relaxation, and all tendancy toward muscular rigidity, gripping the penholder, etc., must be constantly guarded against.

3. The application of an automatic movement already developed to the execution of the easier letter-forms and words, special attention being given to *speed* of execution as well as *manner* of execution, until these letters and words can be written habitually in legible style at a practical rate of speed.

4. Gradual advance from the simplest letters and words to the more difficult, and from the more difficult to the most difficult of words, sentences and product work in logical and pedagogic steps, always keeping in mind correct position, correct movement and speed, until the learner writes automatically, therefore habitually, a good practical hand.

During the last stage of this evolution the learner must bear in mind that good letter forms cannot result, even with the best and most perfectly controlled movement, without previously formed correct *concepts*. Concepts are mental images or ideals created by the exercise of keen observation supplemented with analysis, criticism, deduction and every other mental process that can be brought to bear upon them.

The muscles cannot produce, except by accident, what the mind has not first conceived and directed. Therefore, before a good written character can be produced, a good mental image of the form must be present at the very instant that form is being produced. Of course, correct method of execution, that is correct movement, position and speed, must be kept constantly in mind. Such being the case it follows that with proper concepts and correct methods constantly kept in mind the hand will eventually produce automatically good writing. The progress toward final habitual excellence varies with the individual according to each individual's ability to follow instructions and also to greater or lesser degree to the quality of his mental, nervous and muscular make-up. However, it is easily possible for everyone to acquire a practical, rapid and perfectly legible style of plain writing. Regarding the ability of every person to become a "top-notcher" in fine ornamental penmanship I am not so sure, but that is a question that is foreign to the present discussion.

Every reader of this article can become a first-class plain writer. If my little sermonette herewith has caused some one of my readers to think and consider, it shall have fulfilled its purpose. When a student once begins to use both muscles and brain efficiently then he is indeed on the way to successful accomplishment.

Sentence Writing.

Copies No. 210 to No. 215 Inclusive—It is especially opportune to have spoken about habitual writing at this time, for in sentence writing so many of your old writing habits will reappear unless thoroughly replaced by new and better habits. Especial attention must be given to careful formation of each letter and word.

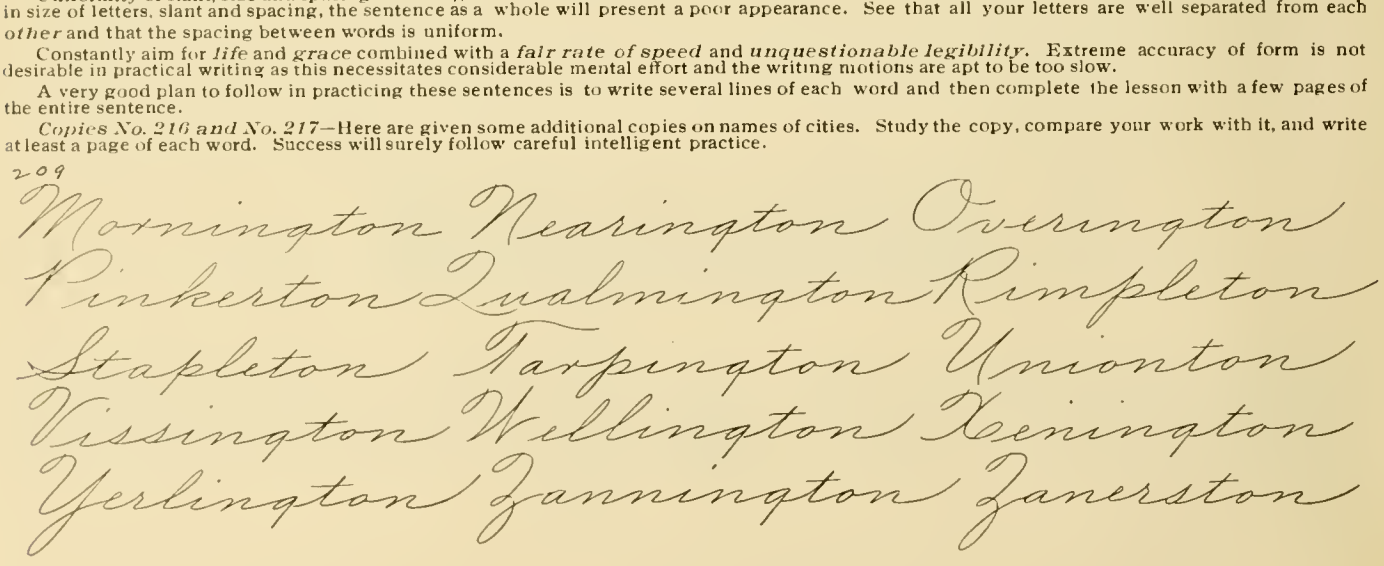
Uniformity of slant, size and spacing must be given careful attention. Each word of a sentence may be well written, but if these are not uniform in size of letters, slant and spacing, the sentence as a whole will present a poor appearance. See that all your letters are well separated from each *other* and that the spacing between words is uniform.

Constantly aim for *life* and *grace* combined with a *fair rate of speed* and *unquestionable legibility*. Extreme accuracy of form is not desirable in practical writing as this necessitates considerable mental effort and the writing motions are apt to be too slow.

A very good plan to follow in practicing these sentences is to write several lines of each word and then complete the lesson with a few pages of the entire sentence.

Copies No. 216 and No. 217—Here are given some additional copies on names of cities. Study the copy, compare your work with it, and write at least a page of each word. Success will surely follow careful intelligent practice.

209



210 A specimen of my plain writing. A
Business writing must be plain. B
Careful practice will bring results. C
Do your very best on every line. D

211 Ease and freedom are necessary. Ease
Glide along at a good rate of speed. G
Fine writing is the result of work.
Here is another good line of work.

212 I am gaining rapidly. I am gaining.
Join your letters very carefully. J
Kind words cost you nothing. K
Learn to write a nice plain hand.
Move along freely and rapidly. Move.

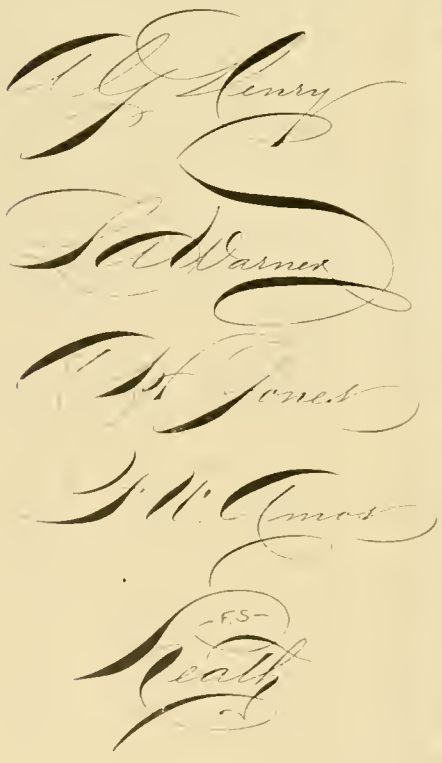
213 Now is the time to learn to write. N
Over and over and over again Over
Put life and dash into your work.
Quinsigamond is an Indian name.
Remember your position. Remember.

214 So we slide and glide along. So. S
Thus is a specimen of my writing. T
Use an easy rapid movement. Use.
Value your time as you do money. V

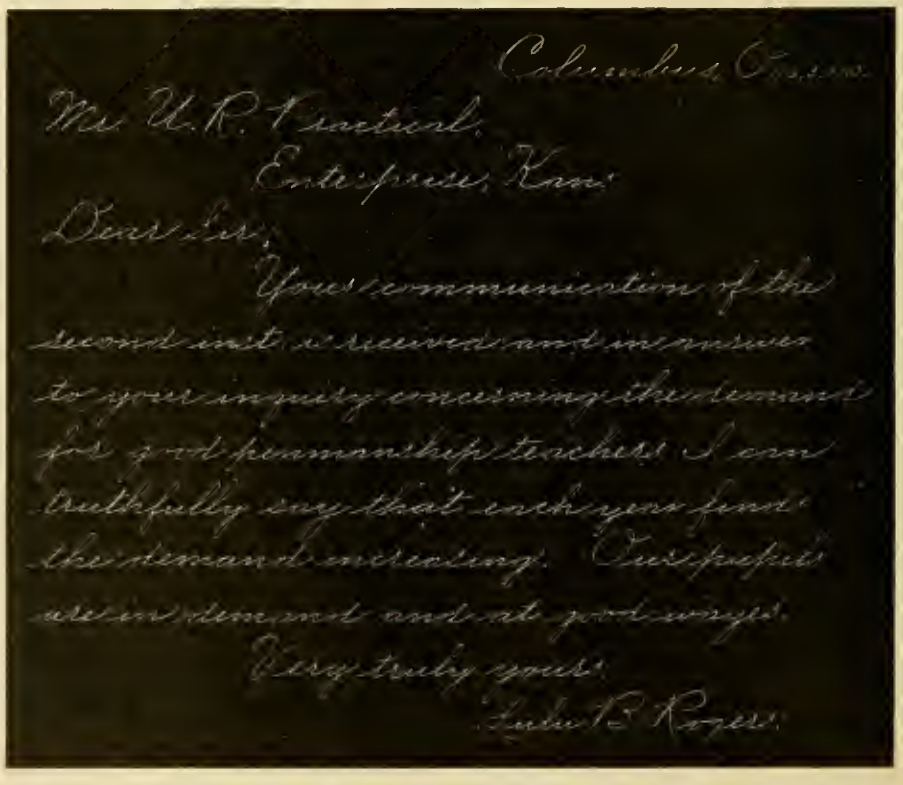
215
Will you grasp this opportunity. W
X is a letter we very seldom use.
You can become a good plain writer.
Zaner and Bloser are fine penmen.

216
Atlanta Boston Cincinnati
Denver Evansville Fremont
Grayling Hanover Indianapolis
Johnstown Kensington Louisville
Minneapolis Norristown Omaha

217
Petersburg Quincy Rochester
Sunnyside Toledo Union Virginia
Washington Xenia Youngstown
Zanesville Huntington Baltimore



By Fred S. Heath, Concord, N. H.



By Lulu B. Rogers, Supr. of Writing and Drawing, Warren, Pa.

A package of specimens of penmanship practice from the pupils of the upper grades of the public schools, of Kearney, Nebr., J. A. Stryker, supervisor of writing, reveals most commendable progress on the part of the teacher and pupils. The average of excellence is high and the average of improvement is unusual. Specimens from all the pupils are shown and not from a select few. The work is uniform and practical, combining to an excellent degree, form and movement. The specimens indicate that Mr. Stryker's work in the city schools is on a par with the splendid work he is doing in the normal.

We recently had the pleasure of examining the first and last specimens of writing from Thomas Crane, Anna M. P. Hessel, Edna Clegg, and Grace Dixon, pupils in the Le Master Business Institute, Orange, N. J., Miss Nina Pearl Hudson, teacher of penmanship. The progress of these pupils is quite exceptional. They all started their work in that institution with a very meager handwriting and all finished it with a superior hand. Miss Hudson is one of the live penmanship wires in this country. She gets results and has the faculty of arousing exceptional interest and enthusiasm on the part of her pupils.

The Zanerian Gold Medal of Merit.

On September first, Mr. M. D. Anthony, supervisor of writing of Birmingham, Ala., was awarded the Zanerian Gold Medal of Merit for having made the most progress in writing in the Zanerian during the past year. Mr. J. R. Rosen, of Boston, made second best progress. Miss Nettie Levenson, of Cleveland, Ohio, Miss Katherine K. Marshall Pittsburgh, Pa., and Miss Margaret Ebert, supervisor of writing, Sapulpa, Okla., came very close capturing the prize, as all made commendable progress.

The Medal of Merit this year, and for the next year or two, is contributed by a former graduate and patron saint of the Zanerian who does not wish his name known. Therefore, the winners of these Medals are unable to thank the donor directly for the Medal.

Beautiful ornamental specimens are frequently received from J. G. Christ, Lock Haven, Pa. Mr. Christ has been interested in penmanship for quite a number of years, but we believe that lately he is making more progress than he has at any other time. We have a package of ornamental specimens before us from his pen which are quite remarkable in ease, grace and accuracy. He is cultivating a very light, delicate touch and a precision that is delightful to behold and inspiring as well.

Mr. Arthur A. Milton, Augustana College, Rock Island, Ill., is using THE BUSINESS EDUCATOR in his penmanship classes. We have received a large list from him.

Mrs. Jennie D. Leman, supervisor of writing in the public schools of Hutchinson, Kansas, sent us a list of sixty subscriptions, which indicates that penmanship is not going to be neglected in that city. Last year the rule in that city was that each pupil had to get his writing up to the certificate standard before he could pass from the grades into the High School; and thus a great many students developed into good writers who would not otherwise have done so.

E. E. Hippensteel, of the Scranton-Lackawanna Bus. College, Scranton, Pa., is gradually climbing up in ornamental writing. We have a letter before us written in a very delicate ornamental hand which shows much talent and training.

Mr. M. A. Smythe, of the Roanoke, Va., National Bus. College, sent us a roll of specimens from his students. All of the specimens were up to our certificate standard, which speaks well for the institution, and the teacher of penmanship.

The catalog of the Colorado State Normal School, Gunnison, Colo., is a very complete document. This institution is rendering invaluable service to the people of its state, if we may judge from what we hear and from the contents of this catalog.

Dear Elizabeth,

It seems good to be able to write to you after so long a period of silence. I am glad to say that I have almost fully recovered from my illness.

Yesterday I had a letter from you, that was very much appreciated, even though it was written some time ago. It had been shoved through the letter slot in the door, and then taken care of by our cat. We found it when house-cleaning.

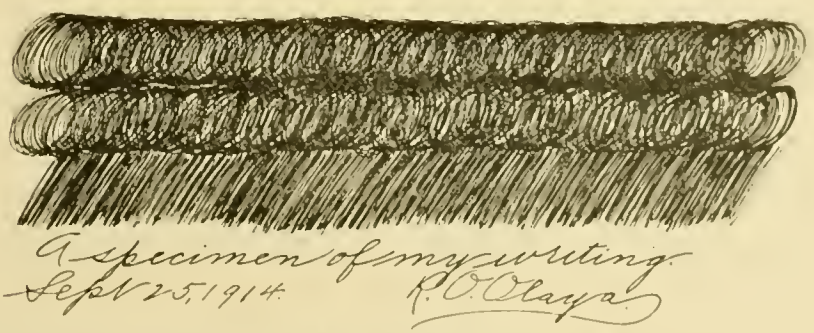
I have had considerable spare time to do writing lately, but the articles I wanted published have not appeared, although the publishers promised to use them. However I hope to have success on a larger scale within the next few weeks.

Don't you wish that the "Good Will to Men" spirit would exist after the Easter season? It would make everything so much brighter and better, but alas! it is soon forgotten and becomes a mockery.

Have you made any plans for vacation? I hope you will write and tell me all about them. I am leaving all the planning for my holidays to other people.

Your loving cousin,
Lillian

By D. Beauchamp, Montreal, Can.



This is a fair sample of the way the Porto Rico teachers are writing—Mr. Oleya is a teacher at at Mayaguez, P. R.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE SUPERVISOR OF WRITING

NUMBER EIGHT

DUTIES OF OFFICE

The duties of the Supervisor of Writing are numerous, and some of them well defined and important. Others are of secondary importance and less specific.

The first duty of the supervisor is to organize the teaching force into a cooperating unit, each grade doing its allotted work, and each teacher being given her assignment.

All of this should be accomplished with the minimum of friction and the maximum of results. Inspiration, enthusiasm, work and well-laid-plans usually accomplish satisfactory ends.

The specific training of teachers is accomplished in a number of ways: in institutes; in superintendent, principal and grade meetings; in special classes; by school-room visits, observations, demonstrations, suggestions, and criticisms; and last and least desirable, correspondence instruction.

Special classes by grades or of those who need it most, in which drills are given in blackboard writing, seat writing, position, form, movement, and counting should be organized. These should be continued at opportune periods until teachers are excused or certificated. This matter of special qualification and certification should be in the hands of the supervisor and superintendent, and should be based upon the writing of the teacher upon the blackboard and paper as well as upon the results she secures at the hands of her pupils.

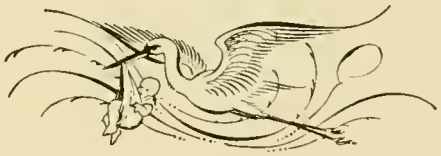
An important duty of the supervisor is to secure the cooperation of the principals of the building in order that the good work will be carried on between the visits of the supervisor. This is usually easy, but sometimes, exceedingly difficult. Tact, skill and thorough knowledge are necessary to develop the needed assistance of principals.

The supervisor needs to direct the details of instruction, even to the method of grading papers, use of supplies, etc. Bulletins containing outlines, instructions, assignments and detailed information are necessary from time to time.

The supervisor needs to locate alike the strong and weak teachers in his corps, and to compliment the strong teachers by giving less time to them than to the weak ones. The average teacher needs suggestion and direction rather than supervision, but many need close supervision, specific instruction, and either a sympathetic word or spanking—not the old-time physical kind but the now-time kind in the form of criticism or command.

If the weak places in a teaching system are strengthened the strong ones will improve of their own accord for they will then not be hindered by a weak teacher ahead or undone by one behind.

The duties of the supervisor are varied and variable, depending upon policy of schools, size of city, condition of the writing, etc. His numerous duties, one and all, however, should tend in the one general and specific direction from day to day and year to year, which is better writing, with good writing—the best possible, as the goal.



To announce the arrival of Page Hudson, on Sept. 16, 1914, 12:50 a. m. Weight 8 pounds. Mr. and Mrs. W. C. Brownfield.

Born, September 16, 1914, Gardner Jackson Doig, Jr., Louisville, Ky., son of Mr. and Mrs. G. J. Doig, (Mrs. May Luella Doig formerly being Miss May L. Barr, teacher of penmanship in the Bryant-Stratton Business College of Louisville, and a Zanerian student.) Congratulations!

Henry Spencer Walker is the name of the September boy that arrived in the home of Mr. and Mrs. H. C. Walker, St. Louis, Mo. Congratulations are hereby extended. The name has a distinctively penmanship flavor, and deservedly so

Twins.

Oleta Maxine and Leota Elanore, Aug. 20, 1914, arrived in the home of Mr. and Mrs. M. S. Cole, Marion, Ind.

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NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

Generality, in the start;
Individuality, in the end.

Be sure to keep the horse ahead of the cart. Help the pupil to discover himself.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

Department of Education, City of Dunkirk, New York.

Sept. 24, 1914.

My dear Mr. Zaner:

In reply to your question "In a high school where there is a well defined commercial course,do you think it advisable to allow students to take one subject in the course, for example bookkeeping—and not take up the other branches?" I will answer yes.

I have always favored allowing students to take one or more commercial subjects providing of course, the student can give the necessary amount of time for preparation. It has always been my contention that even a little commercial training is better than none at all and I have seen cases where one commercial subject has been of great assistance in time of need. Many boys and girls are undecided as to their future line of endeavor and in many cases taking a commercial subject opens to them a new field in which they may shine.

The commercial teacher may see in the special student one whose business talent and instinct may be encouraged to take more commercial work thereby making a good business man out of what otherwise would have been an ordinary professional man.

The second question "is 40 minutes per day for two school years sufficient drill in typewriting for the average student?" No, we do not believe that it is possible for the average student to obtain sufficient drill in this time to fit him properly to meet the demands of the business office where accuracy is demanded together with a high degree of speed.

We have a very large school this year, about 375 in the high school of whom 125 are taking the commercial course.

With kindest regards and best wishes, I remain

Sincerely yours,
CHAS. C. JONES,
Principal Com'l Dept.

Join the National Commercial Teachers' Federation.

Marshall's Mental Meanderings

The Old Psychology and the New Some thirty odd years ago, it devolved on me to teach a class in Psychology. We called it "Mental Philosophy" then, but I guess it was, as a subject, much the same thing. It would have taken a pretty big book to hold what I did not know about this "science," but that did not much matter. The study was in the course, and I was the only member of the faculty who had a "vacant period" where "Mental Philosophy" could be worked in. In all candor, I protested that I knew nothing about the subject, but to no avail. "You are not supposed to know anything about it," answered the President, "none of us do." The things you have to teach are in the book, and your duty will be to *teach* them. No responsibility will rest on you except to see to it that the students learn their lessons." There was no good answer to this, and there was nothing for me to do but, in popular parlarance, "go to it". So it came about that a trustful group of a dozen or so of young people led (or more accurately *followed)* by me, tackled "Mental Philosophy." We soon found that our author, with divers "Ph. D's" and "L. L. D.'s" after his name, had picked the human mind pretty well to pieces,—and after the manner of the scientific pedagogues, had very carefully labeled all the parts. Hitherto, we had not given much attention to our alleged minds, but we now found that they were even more complicated than our bodies, as set forth in the physiology books. It kept us so busy learning all these names and getting them accurately arranged on the black board schedule, that we had not much time for speculation as to the *functions* of all the various parts. The one important thing along this line, was to remember that these various powers and faculties of mind are "Strengthened and disciplined by use," and there was plenty of material at hand to help rub this idea in. Thus, to learn by heart all the capes of Europe, the rivers of Asia, the cities of China, and the thousand or so of dates in history, was the one way to have strong and dependable memories. If our reasoning faculties (especially in the case of the ladies) were a little "off," a liberal dose of solid geometry and logic was the remedy. If we had acquired the habit of going about with our eyes and ears in a state of atrophy, a course in botany or "bugology" would cure all that and make us as keen as weasels. Besides, the persistent learning of the many-jointed scientific names involved in these subjects, was also "fine for the memory." This "mental discipline" theory was a lovely justification for a lot of otherwise useless school room activities, and with what avidity, as a teacher, did I embrace it! If any doubting Thomas, with a tendency to think for himself, should protest that learning the scientific names for the various parts that make up the integument of a June bug, was not likely to be of any earthly use either to him or the June bug, all I had to do was to spring the "mental discipline" theory on him, and he would collapse like a toy balloon.

But alas, for the mutability of vain glorious human creation we have now come to know that this dear old mental discipline theory is mostly, if not wholly, humbug. The teacher who should now talk about "training" the general memory by stuffing a student with geographical names or historical dates, would be quickly drummed out of any modern pedagogical camp.

We now know that a man may be able to think like a mental Hercules on the problems involved in conic sections, and the calculus, and yet be a veritable ninny in other fields of thought. I myself have known one professor of mathematics, who could not be depended upon to go to market with a five dollar bill, and bring back the right change.

Also, it has been more recently concluded that the human mind is not an aggregation of unrelated faculties, each with a separate function, but really a "unity" that "functions according to the stimuli to which it is subjected."

I am wondering what the psychology sharps a generation hence, will have to say about it. Also, I am thinking, with some qualms of conscience, as to how much better off those young people I led thirty years ago, would be, if they had given this time to something useful, instead of cramming themselves with that load of alleged "mental philosophy" which has now gone to the scrap heap.

Some New Illinois Methods. A few weeks ago I was invited to go down to Sterling, Ill., and attend the banquet and graduating exercises of Mr. A. T. Scovill's business school. It struck me that the middle of September is a rather unusual time of year to hold graduating exercises, but then I had already learned that Scovill is an unusual man and

has ways all his own. Knowing I would be in for a good time, and have a chance to learn something new, I promptly accepted Bro. Scovill's kind invitation.

The good time began as soon as I boarded the train. I have done some traveling in my day in and about your Uncle Samuel's big truck patch, but I have had no trip more entirely delightful than an afternoon ride on a balmy autumn day down the Northwestern through Iowa and Illinois. I have taken this trip many scores of times, but I yet find unfailing joy in spending the whole journey in watching the now familiar panorama from the observation vestibule. On the present trip the country was at its best. Only the faintest suggestion of autumn tints were beginning to touch the matured greenery of the woods. The pastures, freshened by late rains, were dotted with sleek durhams and holsteins, and ponderous porkers placidly awaiting early transit to the stock yards. Generous corn fields, the cornucopia of western wealth, stretched everywhere in full fruition of the farmer's summer toil. The scene brought to mind those vivid lines from Alice Cary :

"Woods upon wood ; with fields of corn
Lying between them ; not quite sere
And not in the full, thick, leafy bloom,
When the wind can hardly find breathing room
Under their tassels,—cattle near
Biting shorter, the short green grass
And a hedge of sumac and sassafras."

Just at six the train pulled into Sterling, which is a busy little burg on the Rock River. The school here was added to the "Brown Chain" some ten years ago, and put under the management of Mr. Scovill, who proved to be another manifestation of grizzled old G. W's. good judgment in picking men.

Later, Scovill bought the school from Brown, and has been so successful that he is now trying the chain idea himself, having recently opened a branch at De Kalb, Ill., and he has also taken over the Hefflin School at Clinton, Iowa, twenty-six miles to the west.

Brother Scovill and his teachers were on hand at the station to make me welcome, and within a half hour I was inducted into a jolly galaxy of students and other pleasant folk, in the commodious parlors of the Y. M. C. A., which had been made ready for the festive function. Covers were laid for 80 or 90 guests, and the bounteous and dainty eats were expeditiously served by a bevy of pretty girls drafted for the occasion. There was a not too long program of bright talks on pertinent themes by some clever local people, and the present meander er offered certain alleged ideas anent the topic, "Some Problems in Human Arithmetic." Brother Scovill, then distributed thirty or forty diplomas to as many bright and capable looking young folks who came forward as their names were called, each receiving a "hand" after the enthusiastic western fashion. Mr. Scovill preceded this presentation with a quiet and forceful talk on the aims and purposes of the school, announcing interesting features for the future. A young local minister served as toastmaster, and his frequent sallies of real wit were well accounted for by an evident Hibernian accent. Three silver loving cups were presented to as many prize winners of the school. These I think were respectively, for results in shorthand and typewriting efficiency, and one for all-round school accomplishment.

By ten o'clock the gathering broke up, and you could read in each happy face that the occasion had paid for itself on every count.

I have believed that the details of this occasion would be interesting to other school men who are looking for good means of promoting loyalty and enthusiasm among their students. I do not know what the function cost Mr. Scovill, but I am mighty sure that whatever it was, it is a good investment. I believe too, there are several advantages in having this kind of gathering at the beginning of the school year, rather than at the end, but I do not know of anybody besides Bro. Scovill who has thought of this. I have been impressed also, by several other novel ideas that this serious faced, young Illinois commercial school man is putting into action. For instance, last year he organized a course in Farm Accountancy, and had more than thirty to matriculate. He has discovered that there is a demand among the farmers, for a business training that is available on the farm, and that not all of these young men want to attend a business college merely as a means of getting city jobs. It is beginning to percolate into the heads of a lot of farmers, that running a farm successfully is a *business* proposition, and that adequate bookkeeping on the farm is as necessary as it is in a factory or a store.

This idea of adpating education to the needs of young farmers, who expect to continue farmers, is taking a strong hold out in these rich western communities, and in further recognition of it, Mr. Scovill will install this year in each of his three schools, a course in general agriculture, as well as farm accounting. This course has been put under the direction of a bright university man, who is also a graduate of one of the best western colleges of agriculture, and who was himself "raised on the farm." This young man will divide his time among the three schools, and will install working laboratories for the study of seeds and soils, and other matters of practical value to young men from the farm.

The expense of installing this new course is not large, and there is every indication of its success.

But this is not the only thing in Bro. Scovill's bag of tricks. He has engaged Mrs. Worthington, of Sterling, a lady of rare ability as a writer and speaker, and well-known throughout the West, to conduct a course in public speaking, debating, etc , for the benefit of such young men (and women too, for Illinois is now an equal suffrage state), who want to learn the ways of forceful citizenship. Of course, Bro. Scovill's progressive activities are warmly seconded by the solid men of his community, and the local press boosts him at every opportunity. It is already evident that his program is going to be a paying one in every way. His schools are going to be a force in his community, and he is already demonstrating what brains and originality and persistent effort can do in making a business college something more than a job-getting clerk factory. Here's wishing strength to his elbow.

The Practical vs. The Ideal. It would be a sorry old world to live in, had things been left to those short-sighted shallow egotists, who take pleasure in boasting that they are "practical," and in sneering at "idealists and theorists." We have all listened to a lot of cock-sure talk about the "practical", in politics, business, statesmanship morals and even religion. A generation ago, your "practical politicians," like Cal Brice and Matt Quay, and their host of followers in both political parties, sneered at civil service, representative primaries, and all other devices proposed by "idealists" like Geo. William Curtiss, Theodore Roosevelt, and other reformers, as a means of restraining the greed and graft of the boss politicians. Such reforms were denounced as the vaporings of visionaries. One political cynic of the old school boldly proclaimed in the sanctity of the United States Senate that "purity in politics is an iridescent dream." Where is this tribe of practical politicians today? Mostly in the discard. Idealism has won.

A year ago when Woodrow Wilson was trying idealistic means to save us from a wasting war with Mexico, he was patronized and sneered at by the mouth pieces of European diplomacy, as a "theorist" and an "impractical dreamer" who would fail because, in the scholastic seclusion of Princeton, he had had no chance to get *practical* knowledge of the great art of diplomacy.

But Wilson, the dreamer and idealist, has scored a great victory for peace in his dealings with Mexico, and his, "amateur diplomacy" has

(Continued on page 28.)

SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

Kansas City, Mo.

Director of Business Course Manual Training High School.

"A DAY IN COURT," OR SIDE LIGHTS IN LEGAL LORE.

Every Person is Entitled to Have His Day in Court—Legal Maxim, Various Interpretations of Law.

Having sketched briefly some of the different phases of Courts, in a previous article, let us next consider in a very general way some of the various interpretations of the law invoked by one who endeavors "to have his day in court."

And first, what is law? According to Richard Hooker: "Of law there can be no less acknowledged than that her seat is in the bosom of God, her voice the harmony of the world. All things in heaven and earth do her homage; the very least as feeling her care, and the greatest as not exempt from her power." This is a beautiful word-picture of the ideal of law; but so far as it can be applied to every day process by which human justice is obtained, is full of sound and fury, signifying nothing.

In contrast with the foregoing is a description of law and its attributes by a member of the eighteenth century bar: "Law is law, and as-in-such, and-so-forth, and hereby, and aforesaid, provided always, nevertheless, and notwithstanding, Law is like a country dance; people are led up and down in it till they are tired. Law is like a book of surgery; there there are a great many desperate cases in it. It is like physic; they that take least of it are best off. Law is like a homely gentle-woman: very well to follow; very bad when it follows us. Law is like a new fashion; people are bewitched to get into it. It is also like bad weather; people are glad when they get out of it."

Let us take for our definition and consideration the statement that "law is the sum of rules administered by courts of justice."

THE TERM, LAW.

The term law has in English two main senses: first, that which is of God; and second, that which is of man. We are particularly interested in the second phase of the topic, and more especially in the rules and precedents that have been crystallized through various processes for the guidance of courts in the administration of justice and the settlement of disputes and controversies. This law either may be in the form of legislative enactments, or it may be what is generally known as the "common law," sometimes in a figurative sense called the "unwritten law," to distinguish it from that which is known as "statutory law." It may be interesting to note that laws formulated by legislative bodies are of recent origin, so far as the history of mankind is concerned, while the common or unwritten law is probably common to all people from the time they first united together in bands, tribes, and communities for their mutual protection and advancement.

Judge McLean of the Supreme Court of Mississippi has wittily said "the common law as contradistinguished from statutory law, is nothing more or less than common sense, honestly applied to the practical affairs of life."

EARLIEST NOTION OF LAW.

The earliest notion of law, expressing the thought of an eminent authority, was a judgment in a particular case. It was pronounced by a king and was assumed to be the result of a divine inspiration. A repetition of these decisions gave rise to more or less definite customs which a judgment affirmed, or whose breach it punished. In the outset the only authoritative statement of right and wrong was a judicial sentence rendered after the fact had occurred. And today a supreme court will not give an opinion on the validity of a legislative act before its enactment.

Then there is another conception of its early promulgation. In the beginning of every nation some historic individual stands forth as the chief lawgiver of that particular people or time. The name of Moses leads all the others; then there was Solon at Athens Lycurgus at Sparta. Numa, the legendary king of Rome, Alfred of England, and similar lawgivers of other countries, of more or less historicity. These men gave expression to that which was probably a part of the public conscience, and is evidence of ther progress in civilization.

THE COMMON LAW.

Reverting again to the beginning of law, it appears that in its development, the common law has moved in a slow but definite manner. Where it originated, is largely conjecture and tradition. That it is customary law agreed to by all who came under its authority and reaching back so far into antiquity that its source cannot be traced, is undoubtedly true. That it is the product of evolution and not legislation is well settled, but the first vestige of society or as far back as there are records of judicial decisions, it is found that those who presided as judges assumed there was a law not made by legislatures and that it was a part of the life of the people.

Passing over a long period of time, we come to Mediæval England where there existed at an early date organized Courts, administering justice. The decisions of these courts in turn became what we now call precedents, and were followed by other courts; their decisions expressed the conceptions and interpretations of what the law was. There were many sources whose influence in declaring the law were effective besides the decisions of other judges. Such were the opinions of legal writers; the teachings of books upon religion and morality; and the customs ordinarily followed in the community. Again, decisions were based upon grounds of reason, and public policy, and upon the principles of right and wrong, or of justice and injustice between man and man.

The judges were not, technically speaking, the source of the law, but the means by which it was expressed. They declared its existence. Their opinion carried weight. They spoke as those having authority.

PRINTED DECISIONS.

Beginning in the reign of Edward 1, of England (thirteenth century) and extending to the close of the reign of Henry VIII, the decisions of the superior courts were published annually at the expense of the crown in volumes called "Year Books." They are the oldest reports of the English law. They were written in "law French" and the decisions of the courts printed in these books became the definite authority for their successors. In the United States, decisions of this character are published in volumes, called "Reports." These reports contain an abstract of the brief and cited authorities filed by the lawyers on both sides of the controversy; there is also a statement of the facts and the judge's opinion and decisions. These cases as thus reported are of value as legal authority only in their own jurisdiction, and are thus perpetuated.

Each State being a jurisdiction unto itself, the opinions are as various as there are superior courts rendering judicial decisions, and in addi-

(Continued on page 26.)

ACCOUNTING

RALPH H. WRIGHT,

Irvington, N. J., High School.

Capital Stock.

The initial capital account stands for the net investment of the proprietor. It is the excess of all the assets over the liabilities invested by the proprietor and which are given in detail in the various Goods Accounts. This statement refers to a business with but a single proprietor. If a partnership, separate and distinct accounts are established, showing the net investments or contributions of each partner.

The establishing and keeping of the Capital Account of single proprietors or partnerships is quite easy. Usually there is no doubt as to the exact value of each partner's contribution. This amount is credited to his account and any value which he may withdraw during the accounting period is debited to his account because it lessens the assets and consequently the original contribution is likewise decreased. Instead of a direct debit to his account a Drawing Account is sometimes established to which withdrawals by the proprietor are debited. The net profit as shown by the Profit and Loss Account is closed at the end of the accounting period into the Drawing Account which account is in turn closed into the Capital Account of the proprietor. Thus it is at the end of the accounting period that the proprietor's Capital Account shows the net wealth of the proprietor in the same manner as it did at the beginning. This account will show then the actual net wealth, but it makes no discrimination between the original investment, the increase or decrease due to business operation, or any changes due to withdrawals or subsequent investments by the proprietor or partners.

The manner of handling capital in a corporation is quite different and not so simple. The initial entry to the Capital Stock Account would not necessarily represent the wealth contributed by stockholders. (See example of King & Howard given later.) Neither are the increments to the net wealth added each year to the initial sum. This initial sum does not change but remains at par value. The Capital Stock Account represents, in corporations, the par value at which the company was incorporated. In order to ascertain the actual present worth you would have to combine with the par value of the Capital Stock various other accounts which are established in the ledger. It is these accounts which show the changes of net wealth due to business operation and certain other changes.

With the establishing of a new corporation, subscriptions must be secured for the Capital Stock as authorized by the charter. Subscriptions having been obtained for the full amount the Balance Sheet of the corporation at this initial period would be as follows:

BALANCE SHEET

Subscriptions	$300,000	Capital Stock	$300,000

The Capital Stock here has been fully subscribed and while the total assets of the corporation consists simply of promises the considering of these promises as assets is absolutely correct. They are as much of an asset as accounts receivable or notes receivable since a legal obligation to pay for the stock has been established by the signing of the subscription list. When the subscriptions have all been paid for, the Subscription account will cancel and a new asset in the form of Cash appears upon the books of the corporation.

Let us assume that the company desires to begin business before the total amount of subscriptions has been paid. Taking the case of the above company let us suppose that $200,000 has been received in cash for the subscription and that $100,000 worth remains still unpaid. The Balance Sheet in this case may appear in the following four different ways :

FORM 1

BALANCE SHEET

Cash	$200,000	Capital paid in	$200,000

FORM 2

BALANCE SHEET

Cash	$200,000	Capital Stock	$300,000
Unissued Stock	$100,000		

FORM 3

BALANCE SHEET

Cash	$200,000	Capital Stock outstanding	$200,000
Unissued Stock	$100,000	In Treasury	$100,000
	$300,000		$300,000

FORM 4

BALANCE SHEET

Cash	$200,000	Capital authorized		$300,000
		Less held in treasury	$100,000	$200,000

Under some laws Form one is in favor. The idea is that $200,000 is all that the company has received and is all that is of any value or guarantee to the creditors of the corporation. The balance is looked upon as if it were not in existence. However, if carefully studied, it will be seen that Form one will not altogether fill the bill. The argument that unissued and unsubscribed stock ought not to appear on the books of the company is not altogether sound. If this stock is non-existent what can be said of accounts with depreciation on machinery, etc.? Stock that is not issued ought to have more value attached to its reality than a depreciation account for it represents value which can easily be secured by the corporation if it has any period of prosperity at all. If a corporation is at all prosperous the sale of its unissued stock could easily be acquired during this period. While depreciation on the other hand represents a quantity which is in every sense of the word non-existent. Yet there is no question as regards the appearance of a depreciation account on the books of the company.

While unissued stock is of perhaps no direct value to the creditors, its appearance ought to be made manifest some place on the Balance Sheet. Forms 2, 3 and 4 give the various methods by which it may be shown. Form 2 is perhaps the most popular among American accountants. This exhibits as an asset all of the stock still unissued. Sometimes the term, "Treasury stock," has been used to describe unissued stock. Some criticism has been offered to this on the ground that this term should only be applied to stock previously issued and subsequently reacquired. In this form of statement the objection might be raised that a misleading and distorted statement of the exact capital

of the company is shown. The modification in Form 3 however, remedies this. Here the total authorized capital stock is shown as an important item, and attention is also called to the important fact that all of the stock has not been subscribed (which latter item appears among the assets.) Form 4 is however, perhaps the clearest of all, in the fact that the unissued stock appears as a subtraction from the total authorized stock and on the right-hand side of the Balance Sheet.

If a comparison is made between Forms 1 and 4, very little difference is found to exist. This does not imply, however, that the ledger accounts would not show a difference. In fact, considerable difference exists, for, in Form 1 there would be no account for Unissued Stock while in all others, that is Forms 2, 3 and 4, an account for Unissued Stock will be found with a debit balance of $100,000, and Capital Stock will show a credit balance for the total amount of authorized stock, namely, $300,000. In the ledger according to Form 1, the Capital Account will only show a credit balance of $20,000.

The treatment of Capital Stock which has been issued and then reacquired by the company hinges on the purpose for which the stock is reacquired. First, if the reacquiring of the Capital Stock is simply to reduce the Capital Stock Account there is no question but that such stock should be cancelled and deducted from the outstanding stock. However, if such stock reacquired is not with this intention it must be shown among the assets.

It is often the custom that subscriptions to Capital Stock are made at premium. In the case of banks this is quite common, and for the good reason that such an institution prefers to start with an excess of assets over the nominal capital. In corporations Capital Stock must always be shown at par and thus the extra contributions to capital in the form of premiums must necessarily be shown in some other account. Among National Banks the name common to such an account is "Surplus." If the premiums are not credited to Surplus or some account that is similar, such as Reserve, the only alternative would be to credit Profit and Loss account, which procedure can be seen at a glance to be unsafe, for premiums thus acquired are certainly not genuine profits of the business. They should undoubtedly be kept in some account which by its nature and caption would, on the face of it, indicate that they were not for the purpose of distribution as dividends.

Let us take the example of a partnership wherein the partners desire to incorporate. We will suppose the Balance Sheet of the partners, Mr. J. C. King and L. M. Howard, at the end of the fiscal year is somewhat as follows:

BALANCE SHEET OF KING AND HOWARD

Assets	$12,000	Mortgage	$ 3,000
Accounts rec.	18,000	Accounts payable	6,000
Bills rec.	2,467-48	Bills payable	1,000
Merchandise	39,124	J. C. King, Prop	35,795-74
Cash	10,000	L. M. Howward, Prop	35,795-74
	$81,591-48		$81,591-48

The present worth of the partnership amounts to $71,591.48. They desire to incorporate and they figure that it would be about right to capitalize at $60,000, issuing six hundred shares at the par value of $100 per share. However, they possess value to the amount (in excess of this) of $11,591.48.

In order to show both amounts this excess must be shown in some other account than the capital. The most favorable account in this case would be Surplus Account which should be credited for the $11,591.48. The Balance Sheet of the corporation would then appear as follows:

BALANCE SHEET OF KING AND HOWARD INC.

Assets		Liabilities	
Real Estate	$12,000	Mortgage	$3,000
Accounts Rec.	18,000	Accounts Payable	6,000
Bills Rec.	2,467-48	Bills Payable	1,000
Merchandise	39,124	Capital Stock	60,000
Cash	10,000	Surplus	11,591-48
	$81,591.48		$81,591.48

Each partner has 300 of the 600 shares. This does not mean that each has but half of $60,000, but it means that each still owns half of the entire net value of the business as shown by the Capital and Surplus Accounts. In other words each ones share is still $35,795.74, as it was in the partnership. The par value on each share is $100 but the book value of each share is about $119.31. And this book value would of course fluctuate depending upon the prosperity or adversity of the business. It can be seen that the true valuation of the business has been split into two accounts. Various reasons for this are as follows: First, to keep in view the nominal capitalization and, second, the nominal value of the share is about the most convenient basis for the stating of dividends by percentage.

Now let us suppose that these two partners had capitalized at $75,000. The $3,408.52 which indicates the amount that capitalization exceeds the true valuation must be shown as an offset against the Capital Account. This could be accomplished by carrying two accounts on deficiency debited with the $3,408.52 and Capital Stock credited with $75,000. In actual business however, no confession of impaired capital will thus be found. Rather than establish a deficiency account they would establish some unmeasurable asset to meet the contingency such as Goodwill, Patents, etc.

There are times when the accountant encounters difficulty in ascertaining whether a premium has really been paid. Thus an apparent surplus is shown to exist when perhaps there is none. Let us take for example a company whose authorized capital stock is $100,000. An agreement is made in which the possessor of a plant consents to exchange property valued at $90,000 and $9,000 in cash for which he is to receive but $90,000 in stock. On the face of things it would seem that the cash ought to be considered as a premium. Another way of looking at it would be to consider that the real value of the plant was but $81,000 and the $9,000 in cash was issued only to make up the deficiency. Still another conception might be that if the subscription price paid for other stock was at the rate of $110 in cash then the stock given for the plant and the cash was also at a premium. This however, is not absolutely accurate as the reality of a surplus of this kind must be determined by a careful estimate of the real value paid for the subscription and not by any formulated thumb rule.

Up to the present we have assumed that subscriptions for stock are to be paid in full. Usually a subscription not paid in full carries with it a liability that the unpaid portion may be considered by the corporation as an asset. However, where stock has been sold in the market at less than par the owner has been freed by the courts from paying the balance. This however, has only been in exceptional cases. In such a case the portion remaining unpaid must be shown in the books of the company as a discount on issued stock very similar to that of discount on bill receivable or bills payable.

In the next article I shall take up the phase of issuing stock for property.

THE FUNDAMENTALS OF

ADVERTISING

M. W. CASSMORE,

Seattle, Wn.

Interest

The subject of interest for the school man is larger than its application to his prospective students. It concerns his relation to the entire community and particularly to the business community. It is quite as essential to awaken the interest of trade associates as to arouse that of customers. Much benefit and the best of advertising will be secured by the school if the interest of other business institutions can be gained. The consideration of interest may therefore have two applications.

Interest depends upon relativeness and comprehensiveness. There are in every community certain customs, habits and thoughts resulting in certain wants. Commercial education has a certain relation to those wants and interest can only be aroused by demonstrating that relationship. It must be observed that the wants of most people are immediate. They are not affected greatly by a penalty or a reward which comes at some distant time. It is only the exceptional person who can be affected by the representation of a dignified and high salaried position after years of advancement. The average prospect wants a good job as soon as possible and the probability of a $60.00 salary in a year's time will interest him more than the vision of a vice-presidency fifteen years away. If we examine the customs of the business school clientele, this contention will be substantiated. Their practice, as every school man knows to his sorrow, is to go to work as soon as possible. Minimizing the apparent time necessary to a complete and thorough course will be a profitable policy. An analysis of consumer conditions would show that the length of time required is the greatest obstacle to enrollments. Yet schools persist in making this time seem portentous and long. Business courses are, of course, seldom long enough, but to the prospect they all seem too long to encourage enrollment. Several ways of overcoming this obstacle will suggest themselves.

There is a tendency in much school advertising to attempt to reform or correct certain habits and customs existent among logical prospects This bespeaks high principle and altruistic motives but it is not good merchandising. It is not economical advertising and a school must be possessed of an endowment to attempt a reform of public thought. Few business schools are endowed.

The appeal to parents has usually been wrong It has been too often upon a cold, intellectual basis—a statement of facts which every parent knows and hates to think about. The fear of disaster or distress has been often invoked. Now, parents are sentimental people, proud of their children, delighting in thinking the happiest things about them. It will be economical to make our advertising relate to those hopes and and thoughts.

John Wanamaker once utilized this tendency to bring about a piano sale which is still famous. The adverment was headed "Make daughter Mary a lady" and it went on to speak of the refining influence of music, how the good musician was respected and what an advantage it was for a girl entering social life to have a musical training. An appropriate description of goods followed. The resulting sales made one of the largest days the department has ever had.

Relativeness is one of the most important principles in safe and economical advertising. People are interested in those things that pertain to their present hopes and thoughts. It is expensive to develop interest in things not connected with their aspirations or to attempt to change the current of their desires. Effective advertising says to the reader, "The thing you have longed for, the dearest wish of your heart, this is the way to get it." It does not say "You are wrong and foolish in wanting that thing, this is the thing you should want."

Comprehensiveness refers to the extent of the impression conveyed. Every demonstration of the necessity for commercial training should be conclusive. This does not mean that it must be exhaustive. Most catalogs create needless expense in this respect, usually telling too much and including inconsequential statements. In choosing points of information we must keep in mind the prospect's necessity and experience. Only the most credulous can believe an unexplained fact foreign to previous experience strongly enough to lead to action. It is especially essential to observe this where a single purchase is all that can be expected. If you persistently tell me a certain collar will fit more comfortably, in time I will buy it, because I am buying collars at intervals. In advertising a non-leaking fountain pen there must be a complete demonstration of the reason for its non-leakableness, because such a purchase is infrequent.

It will be economical for the school to select certain features to emphasize, determining these by analysis of conditions and to make the demonstration of this features as extensive as possible. There is a tendency to make overmuch of furnishings, location, and equipment as things of importance. It may sound heretical and unkind, but people are not interested in these things except as they may be used to their own advantage. The features selected must be more inclusive and the appeal must be put upon a higher and more general plane so that furnishings and equipment may be used as examples or demonstrations.

The interest of the business public may be engaged by the same means. Mr. Wholesaler is not interested in our school as an institution, but only as a possible aid to his own business. In gaining the business man's interest, we shall find an obstacle not present in our effort to gain that of the prospective student. Our business friend thinks he is getting along pretty well without our aid. The prospect is under no such delusion. We cannot therefore tactfully offer an improvement upon the present office arrangements of the business house with whom we desire to have a connection. We cannot suggest that the stenographic force should be improved but we can suggest new business that might be gained by the use of an additional stenographer.

The usual method of finding positions for graduates is to use blotters, calendars and circulars carrying one message, "When in need of help, call on, etc." There is no reason why this command should be heeded. It is on a par with the slogan of the ancient store, "When in need of general merchandise go to Jones' Emporium."

Some again trust to the typewriter agencies or to luck. The school man who makes a serious effort to place his graduates will find it economical and effective to prepare a classification of the industries to which he may appeal. This list will include retailers, manufacturers, wholesalers, sub-classified if necessary with notations of the conditions and necessities of each line. Particularly the busy season of each should

Concluded on page 26.

LETTERS OF A SCHOOLMASTER TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER THIRTEEN

George Warren, a country schoolmaster, who specialized in English, penmanship and rapid calculation under the instruction of Mr. Faithful a couple of summers ago, writes to say that he has found these lessons of very great help in his public school work. He has been able to secure promotions and is now expecting to be elected Superintendent of Public Instruction for his county. He thanks the business schools, and particularly Mr. Faithful, for having a large part in making his increased success possible.

Helpfulville, November 5, 191—

My dear Mr. Warren:

Since receiving your letter, I notice in the——County Courier that your ambitions have not been disappointed and that you are the Superintendent-elect. I congratulate you with all my heart, but more on account of the wonderful opportunity which you will have for service than on account of the honor or increased salary.

Whatever credit may be ascribed to the practical instruction evolved in business schools, or to any particular teachers in such schools, the fact remains that you were ambitious and progressive enough to recognize that even these humble institutions had something to contribute that should be of value to all schools. For this reason I shall not permit myself to become too greatly inflated over your very kind words of appreciation, much as I enjoy them.

From the United States Commissioner of Education down to the smallest district school, the leaven of practical education is working. I like to give the pioneers of business education a great tribute of praise for having put in motion this "new education" which is sweeping the land. My, how our ideas of *culture* (whatever that may mean) are changing. Less than twenty years ago I heard a prominent high school principal assert most solemnly, and I might say almost tearfully, that the public schools had no business whatever to give "bread-and butter education." That it was our business to teach nobility of character, to give culture and to hold up high ideals. All of which sounded very beautiful and very sentimental and appealed to the aesthetic and the emotional. I squirmed in my seat however, and wished that I might ask what is more noble than labor, what more likely to inculcate character than the exactness and precision, the faithfulness of effort required in the construction of a fine piece of cabinet work, for instance? Then, what higher ideal could be held out than that of useful citizenship, which is certainly the ideal of the vocational course?

The business schools were the entering wedge in the high school for the many phases of vocational and industrial training, and whether these pioneers realized the magnitude of their work or not, I honor them for having stood on the firing line while this type of education was being vindicated.

Now that you will be slated for all sorts of addresses to the hopeful youth of your county, and perhaps occasionally to their fond and equally hopeful parents, you will need to begin to get a good stock of stories and a few big words to add to your vocabulary. Down where I taught my first school in the bluffs of the Missouri River big words went a long distance. The fellow who couldn't get off several a minute was not "edji-cated."

Perhaps the remote rural corners of your county are more sophisticated now, but I suspect that rural history is repeating itself there. You will probably still run across the sort of fellow on a school board who once taught "back east in the airly days," when the best qualification for teaching was a stock of ambiguous words and a general inaptitude for making a living any other way.

Old Dick Smart was one of that type. He was on the board at Walnut Hill and I had in mind getting the school. Dick put a spike in my plans this wise: "We don't want no teacher what aint already edji-cated. This here young feller has to keep gittin' books and papers and a studyin' all the time to git his stiff-ikit. We want somebody who is done edjicated."

Old Dick made an address at the "last day of school" once in his district, and it was a gem. As I remember it now, it ran something like this:

"Ladies and Fellow Citizens: Apperceiving that I might be called upon for some *extemporneous* remarks on the occasion of this distinguished assem-blay, I took the occasion of making a few editorials on this here slip of paper. Assuming the approximate truth of the axiom "be sure you are all right and then proceed forward, in other words, do it,' I have did it. I take leave to beg to express myself as pleased with the fruitful fruition of the fruit(hem! hem!) these young disciples of knowledge have been supping from the magnificent public school system of deestrick Number 37. In regulated proportion to their dee-votion to their books will be their *quantitative mer-e-you-it*. Your little programmer has pleased me expeditiously, which reminds me I were always fond of grammar. I could beat any of the boys and gals in the deestrick where I presided in them days when it came to parsimony. I could parse any word in that revered and disrespected book, —Reed,—Reed McGuffey, M. D. had wrote for use in the degraded schools of our great commonwealth, and could give the indicative gender and indefinite mode without any of the agony of subconscious thought."

Perhaps you can get some pointers from Dick, eh?

Well, seriously, you know the acquisition of a good vocabulary is one of the great aims of English training. The fact that men delight in using words which are beyond them shows a commendable groping for knowledge, and many will use considerable ingenuity in coining words when occasion seems to demand it. An old darky in the neighborhood I have mentioned was solemnly examining a dead calf as I passed by. I said, "What was the matter with the calf, Uncle?" "I dunno, suh, 'cept he wuz kinder *fitrifed*." I thought the evolution from *petrified* to *fitrified* showed decided linguistic ability. All it needed was intelligent direction.

Now, I have found my real text, but I have already finished my letter, at least in quantity. But let me say that you have a chance in your work as supervisor and educational head to encourage teachers to give intelligent direction to the expanding desire of young people to express themselves. The kind of grammar taught in business schools is not distasteful to young people because in the letter writing exercises they play at being business men. That's really the cue for all kinds of language teaching (and arithmetic, and geography, and civil government and many more things)—to appeal to the interest of the child, to make him a business man, a reporter, a secretary, an officer, an ad writer—anything that appeals to his imagination—and get him to express himself.

All my telepathic apparatus will be "boosting" you in your new work.

Cordially,

JOHN FAITHFUL.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

COMMERCIAL LAW

III

But even though the parties have apparently entered into a binding contract, still one party may not be able to compel the other party to do what he has agreed to do. Some of the principal defenses are as follows:

That the party was incompetent to contract. Certain classes are accorded special privileges in the making of contracts; that is, they are allowed to "disaffirm" their contracts in case they wish to do so. These classes of persons are *infants* and *lunatics.*

"Infancy," in ordinary speech, means the period of long dresses. But in law it extends from the period of long dresses, through the period of short dresses, short trousers, and part of the period of long trousers. That is an infant is one under age, the time of coming of age being usually twenty-one years. This age is purely arbitrary. There is no pretense that the man of twenty-one years is noticeably more competent to contract than the boy of twenty years, eleven months and twenty-nine days. But we recognize the fact that the little child is not competent to contract, and that the man is; and the law fixes the age at which the child shall have the rights and responsibilites of manhood at twenty-one years.

The rule of law which makes an infant incompetent to contract is for the protection of the infant. He may make a contract, and can hold the adult if he chooses. But if the contract is unfavorable to the infant, he may disaffirm it. If he has the consideration he received, he must return it; but if he has spent or squandered it, he may still disaffirm.

This rule, which is meant for the protection of the infant, might in some cases work a hardship, as merchants might refuse to sell him the things he needed, fearing that he would refuse to pay for them. So the law holds that the infant is liable for necessaries such as food, clothing, "and whatever is needful and proper to his station in life." Even here the infant is protected, as he is liable only for a fair price for the articles furnished. If he makes a bad bargain, he may refuse to pay more than the usual or market price.

Insane persons are accorded a similar protection. Court records are supposed—in law—to be known to every one; so if a person has been adjudged insane, and a guardian has been appointed, he may disaffirm any contract, he may make thereafter. But if he has not been adjudged insane, and there is nothing in his appearance to indicate his insanity, then he can be held on his contracts.

That there was a mistake. If I say, "I will sell you my cow for $100," and you understand me to say "my cows," and know that I have two, your acceptance of what you thought my offer to be would bind neither of us. So if I have refused to buy coal from a certain dealer, and afterwards contract with one who, unknown to me, is the agent of this dealer, I cannot be compelled to carry out the contract. So of any other mistake which prevents the "meeting of the minds" of the parties.

That there was fraud. If the person with whom I am dealing deceives me as to any feature of the contract, I cannot be compelled to carry it out. If the goods are misrepresented—and this is perhaps the most common instance of fraud—I need not take them. If they have been delivered, I may tender them back, and refuse to pay for them. If I have paid for them, I may return them, and demand the purchase price; or I may keep them, and sue for the loss occasioned. In any case, I may bring an action for damages for the deceit.

Even if the contract between the parties is without fraud, yet if one of the parties has entered into it in order to defraud a third party, the innocent party may be compelled to give up his rights under the contract. A creditor of a bankrupt who receives goods in settlement of his account may be compelled to return them, if it appears that the contract was entered into in order to defraud other creditors.

Misrepresentation seems to lie midway between Mistake and Fraud, differing from the latter only in that it does not give grounds for an action for deceit. It is defined as an innocent misstatement of fact. It renders the contract voidable.

That there was undue influence. If a parent should induce his child to agree to sell property, the child might refuse to carry the agreement on the ground of undue influence; and if such contract were executed, it might be avoided on the same ground. The same is true of a ward who sold or agreed to sell to his guardian.

That there was duress. Duress is actual or threatened violence or imprisonment, directed against one's self, or some member of one's family, or the detention or threatened destruction of one's goods. If a man enters into a contract because he fears to refuse, or in order to prevent personal injury or loss, he cannot be compelled to perform.

Law from page 21.

tion the federal courts are continually declaring the law of the land. It is needless to say that this causes a great uncertainty in our law. In an attempt to somewhat correct this undesirable condition there has been in progress for sometime a systematic effort to codify the laws of the different states, and as a result an organized committee has drafted a series of uniform laws relating to Negotiable Instruments, Warehouse receipts, Sales and Stock transfer, and Bills of Lading, which have been approved and adopted by many of the States.

Legislative bodies can pass statutes modifying or suspending the common law; but until they do so the principals of the common law as defined by the courts are as binding upon the citizens of the state as though passed by a legislative body. Even statutes are subject to interpretation under common law rules, which is evidence of its superior authority.

Advertising from page 24.

be indicated as well as the especial needs of each line. The letter which is sent to the retailer must be different from that for the manufacturer. The subject of each should be the business man's business and how your product fits his needs, not the excellence of your school and why it is desirable for the addressed firm to patronize you.

There is no reason why the school man cannot make a study of trade conditions in different lines, learning the cost of securing new customers, the percentage of customers lost, the possibilities of mail order trade and securing whatever data may suggest stenographic service. If this is used as a basis, not only to find vacancies, but to create new positions, it will be a scientific method both of securing interest and positions at the same time.

ARITHMETIC
IN COMMERCIAL SCHOOLS

F. D. MITCHELL,

The Haverford School, Haverford, Pa.

ARITHMETIC IN COMMERCIAL SCHOOLS

Bank Discount

Bank Discount assumes an important place among the applications of Interest. It is an exceedingly difficult and complex subject to the average student. This is not due to the student's inability to perform the actual computations, but it is owing to his failure to grasp intelligently the conditions upon which the solution depends. If you say to him: "Do thus and so; point off here; subtract this, etc.," he complies with a readiness that is delightful: BUT should you hand him a note together with the necessary data and ask him to find the discount and perhaps the proceeds, it is ten to one that he will stare at you, wonderingly, as though you had placed an egg in his hand and commanded him to produce instantly a rock therefrom.

Before attempting to put down a single figure, and before entering into any discussion of the principles of Bank Discount, the teacher should be sure that his students know familiarly the laws and customs that apply to the subject. In nearly all reputable commercial schools there is at least a class in business law. This should provide the students with the technique of notes, drafts, etc., but it is a regretable fact that the student usually emerges from his "law" course with a clouded and befuddled mind in which the stock of available knowledge is so small as to be of little or no appreciable value. Perhaps this is because the instructor wished to appear wise beyond his day and generation and did all the talking. The great trouble with us, one and all is that we are prone to talk too much to our students about their work. This destroys interest and incentive. But this is wandering from the path, and I am in danger of falling into the pit that I have been at some pains to point out to you.

Before going on with actual computations of Bank Discount I would have the teacher take some reliable commercial law text for his guidance and train his students carefully and thoroughly in the making out and handling of commercial papers. Too much care cannot be devoted to this subject. It is not enough that the student be able to define, and explain the uses of the various forms of notes, drafts, bills of exchange, etc., but he should be able to fill in the printed forms with neatness and certainty, and he should know beyond any hesitation the common customs and laws governing their application to business.

When this work has been carefully covered, the students should be given a written test somewhat similar to the following: (1.) Define negotiable paper. (2.) What is a promissory note? (3.) Distinguish between negotiable and non-negotiable papers. (4.) How may negotiable paper be transferred from one party to another. (5.) Illustrate the various forms of indorsement, and state which is the best for most purposes. (6.) What must the purchaser of a note or other negotiable paper be able to prove as a valid claim against the original and subsequent parties thereto? (7.) Under what circumstances may the lawful holder change the form of indorsement? (8.) What is meant by *dishonoring* a note or draft? (9.) State the procedure in protesting, and give a reason for observing all possible dispatch.

These questions are intended to be merely suggestive, and every teacher should make up and use the ones which seem best adapted to the needs of his class.

For the second part of the work of preparation I suggest a careful study of the local customs and laws governing the discounting of notes, drafts, etc. Just before the problems are introduced is a good time to give another written test. The appended questions may be found suggestive.

(1.) Define a commercial bank. (2.) What is the general theory of Bank Discount? (3.) Define the following elements: Time; Term of Discount; Rate of Discount; The Discount; Maturity; Value; Proceeds. (4.) How is the maturity determined when the time is expressed in years or months, when the time is expressed in days, when the nominal day of maturity falls on Saturday, Sunday, or a legal holiday? (5.) Ask one or more questions on any point or point that is not clear to you. (Let the teacher be well posted!)

Assuming that the pupil has passed both of these tests and that he has the matter straight in his mind, we we are ready for the problem.

This note was discounted Jan. 10, 19——, at 6 per cent.

$240 no-100

Your city, your state, Jan. 10, 19—

Four months and twenty-seven days after date I promise to pay to the order of—William B. Norcross..... Two Hundred and Forty and no-100.... Dollars at the Market Street Bank .....

Value received.

No. 43 Due..... WILLIAM P. WILLIAMS

Solution

Jan. 10 plus 4 mo. 27 da.....	June 6
From Jan. 10 to June 6.....	147 da.
Face of note.....	$240
Int. on $1 for 147 da.....	.0245
Bank discount.....	$5.88
Proceeds equal $240—$5.88.....	$234.12

NOTE. In some places it is the custom to include both the day of discount and the day of maturity in the term of discount. Under such a ruling we would use 148 days instead of 147 as the term of discount in the above problem.

When a note bears interest the discount is calculated on its value at maturity; that is, on the face plus the accrued interest to the date of maturity. This puzzles students at first.

We will now investigate the second phase of Bank Discount. I wish to borrow $1791.00 for immediate use by discounting my 30-day non-interest bearing note, at 6%. For what sum must I draw my note so that when it is discounted the proceeds will be the exact amount desired.

Solution

Let $1 represent the face of the note.

$.005 equals the bank discount on $1 for 30 da.

$1 minus $.005 equals $.995, the proceeds of $1 due in 30 da.

$1791.00 divided by $.995 equals $1800.

The given proceeds (1791.00) is 1800 times the proceeds of $1.

Therefore the required face is 1800 times $1, or $1800.

NOTE: The laws relating to the maturity of negotiable instruments are in the process of change, in many states. For local laws and customs apply to a local banker or business man. It has been my experience that such persons are more than willing to meet the teacher half way in any effort to promote the efficiency of the school and increase the capability of students. This is particularly true in the smaller cities and towns, because the business man sees in the student of today the possible employee of tomorrow.

NEWS ITEMS

Vera A Cole is a new teacher in Brown's Business College, Kans City, Mo.

D. M. Keefer has employed Miss Josephine Bryan, of the Mountain State Business College, Parkersburg, W. Va., to teach in the Youngstown, Ohio, Business College.

Mr. Dick, of the Nebraska School of Business is a new commercial teacher in the Hastings, Neb., High School.

Nannie Hall, of Ridgway, Ill., is a new commercial teacher in the Mt. Carmel, Ill., City Schools.

W. E. Fairman, last year in charge of the commercial work of the Southwestern State Normal School, at California, Pa., now has charge of similar work in Troy Conference Academy, Poultney, Vt.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

EFFICIENCY

Eighty-five per cent of the men of America are earning fifteen dollars a week or less, and most of them less. This is largely because they have refnsed to pay tbe price of success. Many men do not know what the price of success is, and if you were to tell them, in all probability they would either disregard it or disbelieve you. The average man is ignorant, but what is worse, he is ignorant of his ignorance. If you try to tell him how to increase his efficiency, he will very often argue against his own best interests.

There are two ways of looking at a proposition of self-improvement; the stand-pat way and the progressive way. The stand-patter looks at an idea to see how he can get along without it. The progressive looks at it with the idea of adapting it to his own use if he can. The stand-patter has a closed mind. To him his head wasn't made to think with. It is, in his estimation, just a wart stuck on the top of his back-bone to keep his hat on. The progressive type of mind is open-minded. He is willing to investigate anything. He analyzes; he thinks. He argues on the side of his own best interests. He sifts and weighs the evidence.

The business stand-patter has a closed mind, chloroformed by indifference and stupefied by self-satisfaction. He says, "I propose to learn by experience." That is final and he will listen to nothing else. He never stops to analyze the law of experience which says, "The man who proposes to learn by experience will finally find that he is bankrupt before he gets the experience." That law is final and inevitable. There is no exception to the law, whether it is applied to the ditch-digger or the Business College, High School or University Graduate. The man who fails to keep his mind open, who fails to study and progress, begins to die on top just as surely and certainly as does the corn tassel in July when a hot wind sweeps over the field. When an individual ceases to study and think, the blood ceases to flow to his brain and his brain begins to die. It partakes of the condition of a des ert waste.

One of the biggest educational problems today is, how to teach our young people so that they will be open-minded, not only in school but all through life. So far our educational system has failed to impress that upon our young people.

A great many of our College and University professors exhort their students to get a taste for good literature and get an appetite for culture. Both statements are theoretical and for that reason almost meaningless. They are high-sounding, theoretical and impractical. Over against such statements I would say that the student or business man, young or old, must get definite ideas along a definite line or along definite lines. By so doing he is working from cause to effect. To work from cause to effect is to think. No man can become much of a thinker until he learns to analyze, until he learns to compare, until he learns to study processes from the stand-point of cause and effect and then to forecast results. Then, when the results come, or fail to come, to check up the reasoning to see where we were weak, to see where our judgment was at fault and then how to improve conditions all along the line.

The man who does not study his own methods, analyze them, make forecasts as to the possible results of his methods, and finally check up the outcome of his plans, is not a thinker or a leader. Neither is he evolving into a thinker or a leader.

But you ask me how you are to go about this. It is easily done. Apply your reasoning to the outcome of the European war. Apply it to the present Democratic administration. Apply it to the politics of your own State. But you say, "I don't know anything along these lines." Then I say, wake up. The trouble with the average man is that he takes little interest in the problems of life and he fails to develop his imagination. The man who fails to use his imagination and get a broad view of life will never be anything but a low-grade man. The average man is not more than ten per cent. awake.

What the people of this country need more than anything else is an awakening. This applies to people of all ages—young, middle-aged and old. I meet the barber occasionally who might just as well be making five or ten thousand a year. He has ability but he does not know it. If you told him he had ability he would likely not believe you the first time you told him. One of the prominent lecturers on the American platform could not read until he was thirty years old.

A young man will never be a leader in the affairs of life, he will never be efficient, until he desires to be a leader, until he says, "I will be a leader, I will be master of my destiny." With a purpose like that and an awakening, any young man or woman can pay the price of efficiency. But we must, as George Eliot said, "preserve an energetic certitude and a fervent trust."

Marshall Continued from page 20.

saved his country from an awful and useless war. How is it with the "practical" diplomacy of Europe? For answer look at the ruins of Belgium, the blood-soaked soil of France and Germany and Austria, and the wreck-strewn shores of the Baltic.

It is these shallow pragmatists, who sneer at the ideal who have wrought most of the world's ruin and misery in all ages. No doubt the "practical" priests and money changers of the temple looked upon the Savior as a most mischievous idealist. The pragmatic opponents of idealism should have been born into a world where men have no souls and, like the brutes of the jungle, exist only to eat and drink and slay. In the last analysis, it is these materialists who are really out of joint with the world, and it is the men who perceive the soul side of life who are really practical.

Nellie W. Carter has taken a position in the Blackfoot, Idaho, High School. Last year she was at York, Neb.

Elizabeth McConville, of Portland, Me., has charge of the shorthand work in the Haverhill, Mass., Business College this year.

Robert L. Johnson is a new commercial teacher in the Westminster School, Rutherfordton, N. C.

W. H. Redmond, who for several years has been with the Central High School, St. Joseph, Mo., is now in charge of the commercial work of the Michigan State Normal School, at Mt. Pleasant.

William N. Smith, who has been with the Smithdeal Business College, at Richmond, Va., has bought a half interest in the Davis-Wagner Business College, at Norfolk, Va.

Sylvia Segrave, Waterville, Maine, and Miss Mildred Foster, Sorrento, Maine, are new commercial teachers, in the Malden, Mass., High School.

W. A. Roper, last year with Kent's Hill Seminary, Kent's Hill, Me., is now commercial teacher in the Torrington, Conn., High School.

E. J. Nieghorn, who last year was in the Three Rivers, Michigan, High School, as commercial teacher is now with the Northern Pacific Railway Company, at Lake Linden, Mich.

Gladys Moore, of Easthampton, is a new commercial teacher in the Orange, Mass., High School.

NEWS NOTES AND NOTICES

Mr. L. L. Hartley, formerly of the Y. M. C. A., Portland, Ore., is now in the Commercial Department of the Brushton High School, Pittsburgh, Pa., "touching elbows," so to speak, with Mr. H. L. Darner. Mr. Hartley is another most valuable addition to the Pittsburgh schools. It would seem that Pittsburgh is getting a monopoly upon the commercial teaching and penmanship ability of the profession.

Mr. J. K. Bennett, formerly connected with the Metropolitan Business College, Chicago, Ill., is now connected with Orr's Business College, of Chicago, Ill. We wish Mr. Bennett much success in his new position.

Director James C. Reed, head of the School for the Training of Commercial Teachers in connection with the State Normal School at Whitewater, Wis., reports that the attendance this year is double what it was last, and that they now have nearly one hundred students. All of their graduates of last year have been placed in high schools at good salaries. This institution is one of the pioneer institutions in normal training in commercial subjects. The demand for well trained commercial teachers is decidedly on the increase and will so continue until more schools are organized to qualify commercial teachers.

Louis Tedder, of Kansas City, Mo., is a new commercial teacher in the Haskell Institute, Lawrence, Kan., under the direction of the well-known commercial teacher, C. E. Birch, who is principal of the institute.

O. L. Pealer, last year at Madison, S. Dak., is now in charge of the commercial work in the High School, at Warren, Ohio.

Mr. John I. Rice, formerly of Chillicothe, Mo., is now an instructor in the National Business Training School, Sioux City, Iowa.

Mr. C. S. Chambers as head of the commercial department of the Covington, Ky., High School, is offering free evening instruction in commercial subjects to young and old alike. A good deal of publicity has been given the project and we shall be surprised if a large number do not avail themselves of the instruction offered. Mr. Chambers is as able as he is enthusiastic, energetic and many-sided.

Two years ago, after eighteen years of continuous school work, Mr. L. J. Egelston, of Rutland, Vt., leased his school and took a two years' vacation, spending a good part in Georgia and Florida. He is now back and in personal charge, reporting a good school opening in the fall.

Mr. J. W. Jacobs, formerly connected with Leech's Actual Business College, Greensburg, Pa., is now manager of the Business Department of the Ashland, O., College. THE BUSINESS EDUCATOR wishes Mr. Jacobs much success in his new position.

J. O. McKinsey, last year in charge of the commercial department of the Wichita, Kan., High School, is now with the McKinley High School, St. Louis, and Irving N. Cross, of the Lincoln, Neb., High School, follows Mr. McKinsey, at Wichita.

Lectures

The Philadelphia School of Commerce and Accounts, Y. M. C. A., 1421 Arch St., Philadelphia, Pa., is offering two great courses of instruction to business men as follows:

Scientific Management, and Credits and Collections.

These will be given by men of affairs in business and public life—men who have achieved success and who are specialists and know from experience as well as from study—men who are yet achieving and dreaming and growing.

Good for Commercial Education

Tulane University, New Orleans, has established a commercial college to rank with the college of arts and the college of science. Graduates are given the degree of Bachelor of Business. B. B. Isn't bad, is it? Business Builders, not Business Busters, will be the result if the training is what the importance of the subject demands.

Miss Harriet C. Eaton, of South Deerfield, Mass., is a new commercial teacher in the Oyster Bay, N. Y., High School, where she probably will occasionally get a sight of the well-known "Colonel."

Pauline S. Howard, last year with the Dover, N. H., High School, is now with the Westerly, R. I., High School, teaching commercial subjects.

Bonnie Castle, of Oshkosh, Wis., has just been elected to a permanent position in the Oshkosh High School, as commercial instructor.

Annie O. Fullerton, who last year was a commercial teacher in the East Greenwich Academy, East Greenwich, R. I., is now Private Secretary to the Head Master of the Pennington School, Pennington, N. J.

C. L. Reindollar, who has been with the Bryant & Stratton Business College, Baltimore, is a new commercial teacher in the Woodward High School, Cincinnati.

M. W. Grinnell, recently of Chillicothe, Mo., has charge of the commercial work in the Bartlesville, Okla., High School.

Nellie L. Doane has taken a permanent position with the Newark, N. J., Business College.

R. H. Snyder is a new teacher of commercial branches and penmanship in the Wadena, Minn., Business College.

The Astoria, Oregon, Business College, A. E. Stossmeister, proprietor, recently issued a splendidly printed, eight-page paper and a catalog of good quality, bespeaking a prospering institution.

The Catalog of the Gloverville, N. Y., Business School, A. A. Burr, proprietor, is an exceptionally attractive production, printed in brown on buff colored paper of fine quality, with specially designed cover.

The Shorthand and Typewriter News, 179 Marcy Ave., Brooklyn, N. Y., $1.00 a year, reaches our desk regularly and is looked into each month with interest.

Hunt's Business College, Eau Claire, Wis., found it necessary in the early fall to expand and add new desks, and another room to its equipment. A little booklet recently received impresses one favorably.

Advertising literature has been received as follows: Esterbrook Pen Mfg. Co., Camden, N. J.; Los Angeles, Calif., Business College; Barnes Business College, Denver, Colo.; State Commercial Normal School, Whitewater, Wis.; Meadville, Pa., Commercial College; Shamokin, Pa., Business College; E. H. McGhee, Trenton, N. J.; Isaac Pittman & Sons, New York; The Brauden-Stevens Inst., New Brighton, Staten Island, N. Y.; Hinds, Noble & Eldredge, New York City; Georgia Normal College, Douglass, Ga.; Brown's Business College, Colorado Springs, Colo.; Dutt's College, Pittsburgh, Pa.; The Stenotypist, Indianapolis, Ind.

J. C. McClanahan goes to the Granite County High School, at Philipsburg, Montana. Three teachers were elected for this position, one after the other, and each one resigned or declined to accept, so that various names have been reported during the year.

M. L. Yahle is a new commercial teacher in the Galion, Ohio, High School.

R. W. Gill, Washburn, Ill., follows John L. Davenport, as commercial teacher in the Western Military Academy, Alton, Ill.

Paul S. Messersmith, last year with the Steelton, Pa., High School, is a new commercial teacher in the Male High School, Louisville, Ky.

C. E. Hostetler, who built up a splendid reputation at the head of the commercial department at Wabash, Ind., High School, during several years, is now with the South Milwaukee, Wis., High School.

C. J. Landers, Montgomery, Ala., has charge of the commercial department of the Miami, Fla., High School.

C. L. Guffey is a new commercial teacher in Highland Park College, Des Moines. C. A. Wessel has charge of the commercial work in the High School, at Townsend, Mont.

W. T. Morse has just taken a position as assistant commercial teacher in the Stillman Business College, Danbury, Conn.

W. W. Keyler, of Steubenville, Ohio, is a new commercial teacher in the Wheeling, W. Va., High School.

In the Indiana schools owned by C. B. Williams, of the Huntington, Ind., Business University, E. J. Ellis is in charge of the Peru School; A. F. Reagan, of the Garrett School; and W. M. Dowden, of the Huntington School. Russell McClurg is a new assistant in the Huntington School.

Lillian Cole, of the Cortland, N. Y., Business Institute, is a new commercial teacher in the Tarentum, Pa., High School.

C. A. Boswell is a new commercial teacher in the Miamisburg, Ohio, High School.

S. D. Birath, of St. Paul, Minn., is a new commercial teacher in the New Castle, Pa., High School.

Edith E. Drum, of Millersville, Pa., is a new assistant in the commercial department, of the Lancaster, Pa., High School.

Gilbert Cosulich has left the West DesMoines High School to take a position with the La Salle Extension University, Chicago.

W. H. Blake, formerly an assistant in the Passaic, N. J., High School has charge of the commercial work in the South Norwalk, Conn., High School.

Myrtle Buell, is a new commercial teacher in the Township High School at Grandon, Wis.

Mable Keith, of Texas, has become secretary to the Principal of the High School, at Mobile, Ala., and N. D. Sutton is in charge of the commercial department there this year.

M. D. Zimmerman is a new commercial teacher in the Sadler Bryant & Stratton Business College, Baltimore.

George B. Binlein is a new commercial teacher in the Ellsworth Business College, Pittsburg, Pa.

P. E. Leavenworth, of Poplar Bluff, Mo., has recently been appointed commercial teacher in the High School, at Albuquerque, N. M.

Wilbert J. Arnold is teaching in the Cuylerville, N. Y. High School.

Ida C. Johnson, of Sandwich, Ill., is a new teacher in the West High School, Minneapolis.

W. H. Squire has charge of the commercial work in the Piqua, Ohio, High School.

Hallie A. Buckley has charge of the commercial work in the North Woodstock, N. H., High School.

Jeannette McDonald, of E. Machias, Me., is a new commercial teacher in the Stonington, Conn., High School.

L. E. Smart has taken a position in the Garden City, Kansas, High School. He was formerly at Chillicothe, Mo.

Ruth Forry is teaching in the Newark, Ohio, Business College.

Hempstead Castle of Westfield, Mass., is teaching in Bay Path Institute, Springfield, Mass., where he took his course last year.

Florence Lamphere, of Big Rapids, Mich., is a new teacher in the Huron, S. Dak., College.

Jesse Smith, last year with the Worcester, Mass., Business Institute, has charge this year of the Trenton, N. J., Business College.

George W. Jaffrey, of Rochester, N. Y., is a new commercial teacher in the New Bedford, Mass., High School.

W. P. Miller, of Lawton, Mich., is a new commercial teacher in the Ritzville, Wash., High School.

W. C. Hanson, of Whitewater, Wis., is in charge of the shorthand and typewriting departments of the Stewart Commercial School, Grafton, W. Va.

J. W. McIntyre, of the Western Normal School, Shenandoah, Iowa, has joined the staff of the Lincoln, Nebraska, Business College.

F. E. Weakly, Chicago, is a new assistant in the Little Rock, Ark., High School.

Emma F. Walton, South Portland, Me., is a new commercial teacher in the Bath, Maine, High School.

J. C. Hullett, Bowling Green, Ky., has charge of the commercial department of the Winona, Minn., Business College.

John R. King, Taunton, Mass., is the new commercial teacher in the Rochester, N. H., High School.

Florence Lamphere, Big Rapids, Mich., is at the head of the shorthand department of Huron S. Dak., College.

G. G. Hill, of Goldey College, Wilmington, Del., is the new commercial teacher in Dickinson Seminary, Williamsport, Pa.

Roxy Overall is teaching in the Virginia Commercial College, Lynchburg.

Alva J. Henson, of Norwich, Kan., is supervisor of penmanship in the ElDorado, Kansas, schools.

Mildred Miner, of Brooklyn, N. Y., has been made secretary of Centenary Collegiate Institute, Hackettstown, N. J.

Mrs. Theodora Ames Hooker, for many years with the Holyoke, Mass., High School, becomes the head of the new commercial department in the Saugus, Mass., High School.

Phill Dwinnell is the new commercial teacher in the Chillicothe, Ohio, Business College.

Theodora Schmirler is the new commercial teacher in the Merrillan, Wis., High School.

Roger McGiffin, of Isleta, Ohio, is with the Douglas Business College, McKeesport, Pa.

H. H. Comins for several years at the head of the commercial work in the Danbury, Conn., High School, has been elected teacher of shorthand in the New Clerical High School, Boston, of which R. G. Laird is the new principal. Mr. Laird, for a number of years, has been in charge of the department of Business Technique, in the High School, of Commerce, Boston. His new position is a distinct promotion.

James M. Bragg, recently of Columbia University, is the new commercial teacher in the Granite County High School, Philipsburg, Mont.

Nellie F. Quinley, last year at Boonton, N. J., is the new commercial teacher in the Yarmouthport, Mass., High School.

Nellie Walter, Point Pleasant, Pa., is with the Brown Preparatory School, Philadelphia.

Alice Landon, of Lowell, is the new shorthand teacher, in the Malden, Mass., Commercial School.

Ellen C. Talcott is a new assistant commercial teacher in the Danbury, Conn., High School.

A. G. Edwards, Salina, Kan., is a new commercial teacher in the Cheyenne, Wyo., High School.

Fred O. Signs goes to the Ottumwa, Ia., High School, as head of the commercial work.

Jay W. Miller, last year principal of Williams Business College at Beaver Dam, Wis., is the new assistant in the commercial department of the Dakota Wesleyan University, Mitchell, S. Dak.

Agnes Schue is a new shorthand teacher in the Harvey Commercial School, of Utica, N. Y.

C. A. Gard, of Wellston, Ohio, is head of the commercial department of the Ashtabula, Ohio, High School.

M. B. Wooten, Bowling Green, Ky., is the new commercial teacher in the Stevens Point, Wis., High School.

Harold E. Cowan, last year with the Manchester, N. H., High School, is to be a new assistant in the Passaic, N. J., High School.

E. O. Potts is the new commercial teacher in the Douglas, Ariz., High School.

C. W. Brown, last year at McCook, Neb., has charge of the commercial work in the Township High School, at Herrin, Illinois.

Miss J. K. Hilkert, of Brooklyn, N. Y., is teaching shorthand in the Isaacs-Woodbury Business College, Los Angeles.

Mr. Arbogast is a new commercial teacher in the Charlotte Hall, Md., School.

Louise Cushman has charge of commercial work in the Putoam, Conn., High School.

R. V. Thornton is a new man on the staff of the Waukegan, Ill., Business College.

Katherine Thompson, for many years with Sherman's Business School, Mt. Vernon, N. Y., returns to her former position after an absence of a year.

Norah Darrah, Hamilton, Ohio, is an assistant in the commercial department of the Piedmont Business College, Lynchburg, Va.

P. A. Kelty is the new commercial teacher in the Bloomsburg, Pa., High School.

Laura J. Doyle, last year with the Norfolk, Va., High School, is a new commercial teacher in the Girls' High School, Reading, Pa.

A. B. Crosier, who was with the Wichita, Kan., Business College, last year, becomes an Assistant Professor in the Department of Commerce and Finance of the James Millikin University, Decatur, Ill.

Guy R. Newberry, last year with the Wichita, Kan., Business College, is a new teacher in the Woodward High School, Cincinnati.

Lulu Edmunds is a new teacher in the shorthand department of the Wheeling, W. Va., Business College.

F. J. Blakeman is an assistant supervisor of penmanship in the New Haven, Conn., Schools.

Gladys C. Smith, last year with the West Springfield, Mass., High School, is now teacher of shorthand in the Arlington, N. J., High School.

Miss K. C. Maxwell, of Moore's Mills, N. B., is a new shorthand teacher in the Berkshire Business College, Pittsfield, Mass.

Miss K. A. Hayes is a new commercial teacher in the New Britain, Conn., High School.

Burton E. Tiffany, last year with Greenville College, is the new commercial teacher at Wessington Springs, S. Dak.

Joseph L. Pyle, of Goldey College, Wilmington, Del., is a new commercial teacher in the Ocean City, N. J., High School.

B. I. VanGuilder, recently of Butte, Mont., is now with the Medford, Ore., Commercial College as partner. THE BUSINESS EDUCATOR wishes the new partnership success.

Mr. W. N. Smith, formerly with the Smithdeal Business College, Richmond, Va., recently purchased a half interest in the Davis-Wagner Business College of Norfolk, Va. Mr. Smith is an experienced business college man and well and favorably known to the proprietors of THE BUSINESS EDUCATOR. Our best wishes are with him for his success.

Mr. J. W. Miller, who for the past two years has been Principal of Williams Business College, Beaver Dam, Wis., has assepted a position as Principal of the Department of Business Mechanics in the School of Commerce of the Dakota Wesleyan University, Mitchell, S. D. That institution has an enrollment of about six hundred students. Mr. W. H. AuBuchon succeeds Mr. Miller as Principal in the Beaver Dam institution.

Miss Lillian Kieke, a graduate of the Commercial Teachers' Department of the Albuquerque Business College, has been elected as principal of the Commercial Department of the New Mexico State Normal at Silver City, New Mexico.

Mr. W. E. Benscoter, who spent the last year in the Zanerian, is now at the head of the Commercial Department of the New Rochelle, New York, High School, and Supervisor of Writing in the grades spending half of the time in the high school and half in the grades directing the work there. Mr. Benscoter is one of the best qualified men in our profession, being a graduate of Harvard, and having had several years' experience in commercial teaching, and other work. He is the gentleman who a year ago was awarded first prize for the best essay on Commercial Education, awarded by the National Commercial Teachers' Federation.

C. W. Fogarty, New Brighton, Staten Island, N. Y., has purchased Mr. Steven's interest in the Brandon-Steven's Institute, which is a very large and successful school.

The L. L. Williams, Rochester, N. Y., Commercial School, is represented on paper by a neat little buff-colored catalog of fine quality and 34 pages, and unlike most school catalogs, this has no illustrations except that of its president, the able and venerable L. L. Williams.

L. C. Kline is in charge of the commercial work of the Centreville, Md., High School.

Chester Jones is a new commercial teacher in the Pittsburg, Kansas, Business College.

James G. Badger, of Seymour, Ind., is a new commercial teacher in the Schenctady, N. Y., Business School.

Mr. Gail Murphy recently has been appointed Advertising Manager of the Art Metal Construction Company, Jamestown, New York.

During the past few years Mr. Murphy has served with the Burroughs Company in the capacity of field research man, salesman, and writer of system bulletins, and other literature showing the application of machines to the various specific lines of business. The last year has been spent under the direction of E. St. Elmo Lewis, formerly Advertising Manager of the Burroughs Company and now Vice-President and General Manager of the Art Metal Construction Company.

The Highland Park College of Commerce, DesMoines, Iowa, C. A. Wessell, Dean, is represented before us by an 83-page catalog, profusely illustrated with halftone cuts pertaining to the school, pupils and faculty, specimens of penmanship, etc.

Advertising literature has been received from the following: Eugene Business College, Eugene, Ore.; Lima Business College, Lima, Ohio; LaSalle Extension University, Chicago, Ill.; The Shorthand Writer, Chicago, Ill.; Paragon Shorthand Institute, New Orleans, La., Kewanee, Ill., Business College; Twin City Commercial School, Menominee, Mich.; F. W. Kreber, Columbus, Ohio; Metropolitan Business College, Aurora, Ill.; Brockton, Mass., Bus. College; Northwestern Business College, Minneapolis, Minn.; Goldey College, Wilmington, Del.

The Batesville, Ark., Business College publishes a neat catalog on buff-colored paper, covered in blue green.

The Ohio Northern University, Ada, Ohio publishes a magazine-like booklet entitled Bulletin College of Commerce, in which is given information concerning that progressive institutoin.

INTERNATIONAL SHORTHAND SPEED CONTEST

At the International Shorthand Speed Contest, Atlantic City, N. J., August 26, 1914, under the auspices of the National Shorthand Reporters' Association, Mr. Nathan Behrin, an Isaac Pitman writer, won the Gold Medal—the highest award—in the 280-word per minute test, with 98.6 per cent. of accuracy. In the three tests of 280, 220, and 200 words, Mr. Behrin's average percentage of accuracy was 98 per cent.

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass., Thompson's Business School.

PART THREE

There was much drinking and suppressed excitement in the wine-shops and bar-rooms of the old city of Havana, that night of April 1898, as the hour of midnight drew on. There was a tenseness, a sort of breathless hush that came over the late drinkers at the bars, and then there came a low heavy boom. A dull flash of crimson lit up the sky out over the black waters of the harbor. A great white shape heaved up in the darkness. There was another blinding splintering crash and glasses were emptied amid suppressed cheers and cries of "Death to the Americanos!"

The battleship Maine, lying at anchor in the harbor of Havana, in silent disapproval of General Weyler's cruel course of suppressing rebellious men by starving their wives and children, had been blown up and nearly four hundred men went down to death in the iron shell which made their coffin. Then the Yankee nation sprang to arms! The newspapers said, "Remember the Maine!" and such conditions were demanded of Spain, that the proud Dons could not submit, and in spite of every effort of the gentle McKinley to prevent it, there was brought about a newspaper war, and for the first time in forty years, the United States again went into battle.

SAYINGS OF THE WISE MEN

The wise men of Europe, those who knew much about military affairs by land and by sea, sat down and told us what would be the result of this declaration of war between Spain, a nation of twenty millions, poorly equipped, poorly educated, and poorly financed, and the United States, a nation of eighty millions, richest nation in the world.

They said, one and all, that the United States would conquer by sheer force of number, but that the Spanish navy was much more powerful than that of the United States, that the Spanish army was four or five times as large as that of the United States, and the United States would get much the worst of the conflict, for the first year and perhaps longer, for the Spanish battleships, the Viscaya, the Christobal Colon, the Maria Ocquendo, and a dozen others would sail across the sea and capture New York, Boston, Baltimore, and Philadelphia, and make the United States pay dearly.

THE GROWTH OF THE WHITE SQUADRON

It has not been a great many years since some thirty or forty men were taken from a ship known as the Virginius, flying the American flag. These men were Fillibusters, that is, they were going over from New York to fight against Spain with the Cuban Insurrectionists. They were captured by a Spanish gunboat, taken on shore, and summarily shot after a drum head court martial. The United States remonstrated, but at that time the United States navy was so feeble that it had to be taken in nights to keep it from getting wet, but when Mr. Cleveland became president, Mr. William C. Whitney was appointed Secretary of the Navy and Mr. Whitney began the building of the White Squadron, and at that period of which I speak, it had become fairly effective. There were several battleships, the Massachusetts, the Texas, the Indiana, and some fast cruisers, the New York, the Brooklyn, the Chicago, and the bulldog of the navy, a swift powerful battleship, the Oregon. But the Oregon was sixteen thousand miles away, lying inside the Golden Gate off the Presidio in San Francisco Bay. You may be sure that they wanted the Oregon mighty bad round this side of the Horn, so, as she lay there, white and gleaming with brass, with many colored pennants fluttering from her hal-yards and her great guns frowning, fore and aft, the wires flashed over the continent, the command to Captain Clark "Make ready for sea, crowd all steam ahead, and report to Admiral Sampson, at Hampton Roads."

THE RACE OF THE OREGON

By day and by night, the painters, working in double relays, changed her white coat to one of dull, grayish green. Down came every brass rail, down came every fluttering pennant, down came every boat and was stored away, and the great colliers hurried hundreds of tons of black diamonds into the bunkers and the big funnels vomited black smoke, and down in the engine room, bells jingled, and the command was given to up anchor, and the Oregon started on a sixteen thousand mile run round the Horn to help save the cities of the Atlantic coast from Spanish invasion. It was a terrific ruo. They made it in sixty days, three hundred miles a day for the great floating battery, and after they got around the Horn, and came up from the east side of South America, they ran with lights out, for Captain Clark did not know how soon he might encounter a Spanish fleet. There was no wireless in those days.

Well, the Oregon got there in season, for the Spanish fleet was not nearly so formidable as people supposed. It had little ammunition, and poor seamanship, and instead of threatening the coast cities, it lay bottled up in the harbor of Santiago in the Island of Cuba, until at the word of command, the gallant old Admiral Cervera ran out that July Sunday morning, and tried to pass through the Yankee fleet and escape to sea. They smashed the stately Spanish ships into scrap iron, these grim monsters of the Atlantic fleet and first and foremost of the destroyers was the Oregon, but it aroused this nation, as nothing else could, to the necessity of building a canal across the isthmus, for had the Spanish fleet been as powerful as it was thought to be, and had the Oregon been absent, unable to get there in season, the cities of New York, Philadelphia and Boston, might easily have been made to pay several times the cost of the whole canal in tribute. So there came after the close of that short, disastrous war with Spain, an urgent cry for the building of a canal across the isthmus.

THE AMERICAN CANAL

Nearly twenty years had elapsed since the disastrous failure of the French Panama Canal Company which had gone to hopeless smash in 1888 through a variety of causes, the chief one being the dishonesty and incapacity of the Paris end of the enterprise There was no lack of gallant effort of the men who engaged in the work on the isthmus itself. Three thousand of them left their bones to moulder into dust in the cemeteries of Colon and Panama, a witness of their gallantry and of the deadly work of disease and dissipation, for men working with the shadow of death over them all the time are prone to seek relief from fear in alcohol and the wine-shops and dives and drinking dens, with their swarm of female harpies, had made the men of the enterprise fall ready victims to the plague.

THE SCENE OF DISASTER

Acres of magnificent machinery lay rusting along the line of the French Panama Canal; costly excavating machinery, tremendous iron scoop shovels, steam drills, dredging boats, stone for masonry, cement for building great locks, was everywhere covered with mould and rust and ruin. It was a ghastly spectacle and one to discourage anyone from attempting a revival of the Panama canal but in the meantime the project had never entirely ceased to have life in the United States, where a company had for many years had in view the building of a canal across the Republic of Nicaragua. The right of way had been obtained. The distance was more than two hundred miles, but a great part of it ran through lakes and waterways already established and now it seemed there was little doubt that the canal would be built and built across Nicaragua.

BUNEAU VARILLA AGAIN.

I told you in my article last month the story of the gallant Frenchman, Philip Buneau Varilla engineer-in chief during the final days of the French company. This young man never lost faith in the project, but burned to see it carried to a successful culmination and at his instigation the French company had engaged the services of William Nelson Cromwell, a little white haired, white mustached lawyer with offices at 49 Wall Street, New York. "Little Willie" the irreverent young stenographers about the offices used to call him. He was a natty little man, smooth as silk, but the hand of steel was there inside his velvet glove and at Washington, he wielded a powerful influence and soon the young Frenchman, Buneau Varilla, came to this country and took up the task of reviving the scheme of rebuilding across the route chosen for the dead Panama canal, and just about that time a couple of volcanoes down in Nicaragua set up an eruption and an earthquake chipped in and did its share. Evidently these two volcanoes and the earthquake were in the pay of Mr. Cromwell and M. Varilla, for Varilla promptly had pictures made of the volcanoes in full eruption along the route of the proposed Nicaragua canal and plenty of literature was fed to the American public to show them how nice it would be to have an earthquake come along and tip over the canal about the time they got finished. The work was effective. Theodore Roosevelt was President of the United States. The assassin Csolgosz had made him President that day when he shot the mild and geotle McKinley at the Palace of Music, at the Buffalo Exposition. Now it is entirely safe to say that if anybody except Mr. Roosevelt had been President there would have been no Panama Canal open today for the commerce of all the world. There are some things I don't like about Mr. Roosevelt, his shrinking modesty, his lack of self-confidence, his entire willingness to give up everything to somebody else and take a back seat himself, his reluctance to say anything which could possibly hurt the feelings of any other person whatever, are qualities carried to excess, but nobody can deny that when Mr. Roosevelt was president and made up his mind to *do* anything he generally *did* it and did it without any unnecessary delay. It was so with the Panama Canal. His powerful influence was brought to bear for the old French route of Henry Morgan and the buccaneers and De Lesseps and Varilla. The tract of land through which the canal was to pass belonged to the South American Republic of British Columbia and the president of that country had made an agreement for a certain sum of money the canal might be built and the right-of-way be given but the Columbians saw a chance for more graft in the proposition and so they refused to ratify this treaty. Most presidents in view of the fact would have waited and perhaps paid the required graft, but that wasn't Roosevelt's way. As he said not long ago in speaking of the matter. "We wanted that land and *I* took it," and that is about the size of it for a revolution was encouraged, a new Republic of Panama was formed and the United States Navy landed marines to prevent any attack on this new Republic. It was rather a lawless operation, so most people think, on the part of the United States or perhaps I should say Mr. Roosevelt, for Roosevelt took the responsibility. But then Mr. Roosevelt is not a lawyer and can be about as lawless as anybody who has ever been President of the United States. Old Andrew Jackson is the only man fit to be compared with him in that respect. Five miles of land on either side of the canal was granted to the United States by the new Republic.

The lobby at Washington worked gallantly. So did Buneau Varilla, and in spite of the fact that Senator Morgan and others had almost secured the Nicaragua Canal, and the United States finally bought all the rights, machinery, and work, done by the French Panama Canal Company for $40,000,000. It was a brilliant streak of genius on the part of Mr. William Nelson Cromwell. They say he got a million dollars for his feat in negotiating this sale, and he earned it if he did, for it looked to be a dead loss to the Frenchmen.

A FIGHT WITH DEATH.

Then came upon the stage a man whose name will go down in history, Colonel William C. Gorgas, U. S. A. surgeon. Three thousand corpses marked the path of the French Canal,

victims of yellow fever, malaria fever, and other fevers, so plentiful in that tropic region.

Now, Doctor Carlos Finlay, a Cuban physician, had discovered that the bite of a mosquito sometimes transmitted disease. An English army doctor discovered that malaria was transmitted by the bite of a mosquito, but it remained for American army surgeons to discover that yellow fever became epidemic only through the bite of a miserable little female black mosquito with yellow striped stockings, the stygomia. She is an insignificant, little wretch, not a noble, singing bird, like our Jersey mosquitoes, I have seen Jersey mosquitoes as big as a turkey. I don't say how many it took, and you all know how enchanting the music is at night when you are trying to get asleep and one has got inside your bedroom. This little black female "more deadly than the male" bites a person who has yellow fever, sucks the poisoned blood into her little carcass, and then goes and bites a well person and gives him a dose of that poisoned blood, and that is the way yellow fever spreads and always has spread, and it doesn't spread in any other way. You may have isolated cases of yellow fever, but no epidemic without the mosquito, and Colonel Gorgas said, "Give me two years before you begin active work on the isthmus and I will see that you have no yellow fever, nor malaria fever, in epidemic form." And he did it!

It was an easy matter too. In the first place, the mosquito deposits its eggs to the surface of the water, generally stagnant water, but any water will do. After an egg is hatched, the baby mosquito stays on the surface and in the water for a certain period of time before it gets its wings and can fly. It must come to the surface of the water to breathe, for the mosquito is not amphibious, he can't breathe in water like a fish. After the surface of the water is covered with oil, he can't get through it to breathe and simply dies, and that is the way they kill the mosquitoes on the isthmus. One hundred and fifty thousand barrels of oil a year are distributed over the surface of every available patch of water in the Isthmanian territory, and then they put wire netting around all the sleeping places of the white laborers. I don't know whether they did over the Jamaica negroes or not. Then they are ready for the dirt to begin to fly.

MAKING THE DIRT FLY.

At first it was proposed to build this canal under the direction of a commission of distinguished engineers with headquarters in Washington. Very able contractors took certain sections of the work and they made a fizzle of it. There was so much red tape oetween the building commission at Washington and the contractors at the canal, that nothing went right, and the contractors gave up the jobs, and this man resigned and that man resigned, until Roosevelt, in disgust, dissolved the commission and gave the work to the United States Engineering Corps, a brilliant section of our army, men who have never failed at anything yet, and at the head of it was the man for the position, Colonel George W. Goethals.

Goethals was a West Pointer. He was a thoroughly trained army man and no gold lace about him but like Grant, a man who got there once he started.

It was not long before order was coupled with energy in the tremendous piece of engineering before them, for mind you, the United States when it took this job in hand granted extraordinary things to the men employed. In the first place, the United States said, "We will pay you about one-half more money than you could get anywhere else. So far so good. Second, we will guarantee you a perfectly healthful country in which to work. Your death rate shall be no greater than the death rate of any American city." As a matter of fact the death rate was less.

Third: We will give you excellent food, well cooked and served at actual cost, and we will give you free dodgings and excellent forms of amusements; billiard rooms, pool rooms, bowling rooms, reading rooms, dance halls, baseball grounds, tennis courts and almost anything you want; and if you are a married man and want to bring your wife and children you shall have free quarters for them and food at cost. The United States carried out its promise to the letter. Sixty thousand men worked on the great ditch.

THE WORKERS.

The day laborers are negroes from Jamaica at ninety cents a day. That don't look like big pay but the negro from Jamaica is a very moderate worker and he never dreamed of getting half of ninety cents a day in his own island, and his meals, just the kind of stuff he wanted, only cost him nine cents apiece. A better class of common laborers was the Spanish. A Spaniard would do a great deal more work than the Jamaica negro and he in turn had the kind of food he liked, tamales, hot spiced soups and things of that kind. A still better laborer was the Italian. We all know him, for he does most of our street and railroad work here. An excellent worker, industrious, and peaceable when the wine shops are not too numerous. He also got the food that suited him. Macaroni, spaghetti, and vermicelli and olive oil and such stuff; but the brains of the great engineering work was furnished by white men from America, Yankees, Southerners, and big brawny fellows from the West. They went down there and they bossed the job and they ran the complicated and tremendous machinery which tore the great ditch through the swamps and jungles and mountains until it united the Atlantic and the Pacific. They had excellent quarters there, food as good as any hotel could furnish, and served in fine mess-halls, faultlessly neat and clean, and the cost of the meals was about thirty cents each. You couldn't begin to get such food anywhere in this country for the money they paid down there.

RECREATION.

The amusement of these people was looked after too, for many of them brought their wives and children with them. There were schools for the children. There were first class baseball teams and a series of games for the championship of the canal zones were played at different points. There were theatres and moving-picture shows; and a fine brass band gave frequent concerts along the line; there was almost a total absence of the drinking dens which had sent so many to their death in the days of the French Canal Company. There was beer and light wines to be had but I don't think they sold them at any of the canteens on the isthmus. Colonel Goethals would not tolerate any drinking dens within the ten mile strip of land belonging to the United States and so these men did their work magnificently.

It is now ten years since the United States took possession. Really the work has been done in about seven years and it has been done within the estimated expense. Some three hundred seventy-five million dollars was appropriated for the purpose of building the great canal. Everybody thought it would cost twice that, but it will be completed well within the appropriation.

In fact, it is completed already, so that good sized ships can pass through, but there remains considerable to be done before the President of the United States and the building commission and the governor of the zone, Colonel Goethals, shall pass through there next January. Probably the battle-ship "Oregon" will lead the procession, for the old bulldog of the Spanish War is still in commission and Captain Clark is yet alive.

THE GREAT DIFFICULTIES.

There were two tremendous difficulties to overcome in the building of this canal. The first was the Chagres River. The Chagres River is an eccentric mountain stream, which has an agreeable habit of trickling along musically over the stones in the morning, and in the afternoon, tearing down in torrents, twenty feet high, and ripping everything that stands in the way, all to pieces. Well, they dammed the Chagres River. It wasn't the first time the Chagres River had been dammed for those natives, who live along its banks, had damned it a good many times when they saw their garden go floating down, taking along the horse and cow, and perhaps one or two children. These natives had language just the same as you and I and naturally they used it as we would. Colonel Goethals, however, went at it differently. He built the great Gatun dam, a tremendous piece of masonry, which is a little over one hundred feet in height, half a mile wide at the base, and holds in check the Chagres River, spreading it out into a lake twenty-four miles long and wide enough to provide against any pressure which might bear away the great dam itself. So now, the Chagres River can rip and roar all it wants to, or it can flow along peacefully and quietly. The dam will hold it and the great ships will find their way over twenty-five miles of Chagres River, which will be an aid and not a danger to the canal.

The second great engineering feat was the Culebra Cut. It is what its name indicates, a passage way for the canal over the backbone of the mountain chain at its highest point, nine miles long and three-hundred feet wide and in some places five hundred deep. What is not rock of this cut is worse than rock. It is blue, hard clay. A pick-axe makes hardly a dent in it. It is easy enough to cut a passage way through hard rock. The tremendous steam-drills hammer away and fill it with holes, and that terrific explosive, nitro-glycerine, shatters the rock into millions of pieces, but this hard blue clay don't act that way, and it took a long time to get the proper machinery into action and to cut a passage way through the Culebra, and dynamite, of course, did most of the work there. The drills forced their way into the compact rock and clay, the charges were inserted, and gradually, the great passage way was cut through, but it took nineteen million pounds of dynamite to do it.

SOME BIG FIGURES.

Colonel Goethals may well claim the distinction of being the greatest dirt digger the world has ever produced. As much dirt has been taken from the Panama Canal as would come from a tunnel twelve feet square, through the earth at the equator, where it is eight thousand miles thick. That is some dirt! The whole thing has been done with a celerity, accuracy, and lack of waste, that speaks volumes for the efficiency of the engineer corps of the United States Army and the medical corps of that army.

IS IT WORTH ITS COST?

Now, the question comes, what is the good of the big ditch, which cost, or will cost in round figures, close on to $400,000,000. Well, it is not difficult to see its tremendous value from a commercial point. Freight can be carried by water very much cheaper than by land, for there is no extensive bill of repairs to the ocean, and you have to keep fixing your old railroad track all the time. It doesn't take many men either to run a modern steamship and this great canal, three hundred feet wide at the bottom, five hundred feet wide at the top in its narrowest places, with mighty locks, one thousand feet long, can take the biggest ocean steamship now afloat, and pass it from the Atlantic to the Pacific in about ten hours, bringing Asia, California, the Sandwich Islands, and the west coast of South America thousands of miles nearer the market places of the world.

Will the investment pay? Probably not for a while. It is proposed to charge about $1.50 a ton for carrying freight. A vessel with ten thousand tons of wheat would pay $15,000 to get through the canal. It will cost $15,000,000 a year to keep it going, and probably, not nearly that income will arise during the early years of its opening, but it is quite liable to change the trade routes of the world.

The Suez Canal did not pay at first, most people thought it never would pay, but it is a magnificent property at the present time and its shares sell at a big premium. It is fortunate that this canal of ours is not a private enterprise. It is the gift of a magnificent nation to the whole world. It is a pretty poor Yankee that isn't proud of his own country, standing as it does, calm and peaceful with a hurricane of bloodshed and war all about it. It presents this great canal to the world, a canal built of course to make our own position stronger, by enabling the fleets of the Atlantic and the Pacific to readily combine, but that is not the whole of it. All the other nations are at liberty to use this canal the same as we. It has been built without a stain of scandal. I believe there was some talk of graft in the commissary department, but

nothing serious has come from it, and now the question comes about the defense of this great canal.

THE GUARDS OF THE CANAL.

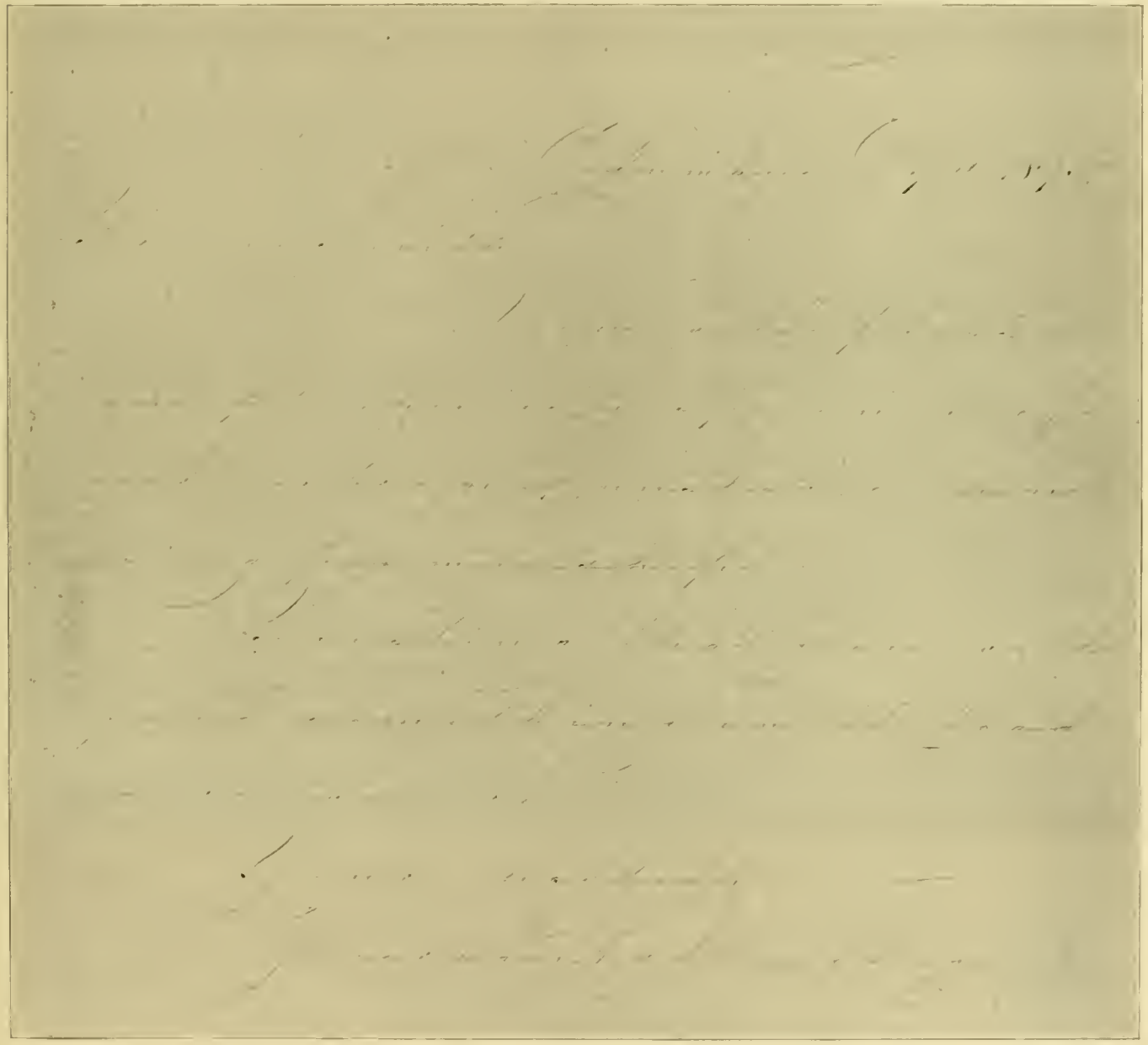
Peace lovers the world over said, no hostile gun ought to go near it, it was a gift of the world and the world would never think of attacking it. I used to feel that way myself but I must confess that my ideals of peace have received a pretty rude shock within the last six months. It has been plainly shown that nations care little for treaties when the war drums roll and the battle flags are unfurled and they prepare to, "Play with the wild grim dice of the iron game," that Schiller tells about.

At any rate it was voted to prepare extensive fortifications, and a powerful fort with great mortars and disappearing guns will guard the East entrance at Colon, while out on the islands, approaching the harbor of Panama on the West, will be other strong defenses and a garrison of about six thousand men will guard the canal zone, infantry, artillery and a few cavalry. We have troublesome neighbors on the south. Central America and the north part of South America is frequently in revolution, with bandits running loose, and it is not well to leave this most splendid piece of engineering unguarded, but I don't believe the great guns will ever fire a hostile shot.

When this horror that is devastating Europe shall cease from exhaustion, there will come a period in which people will think soberly. An era of universal disarmament is quite likely to follow.

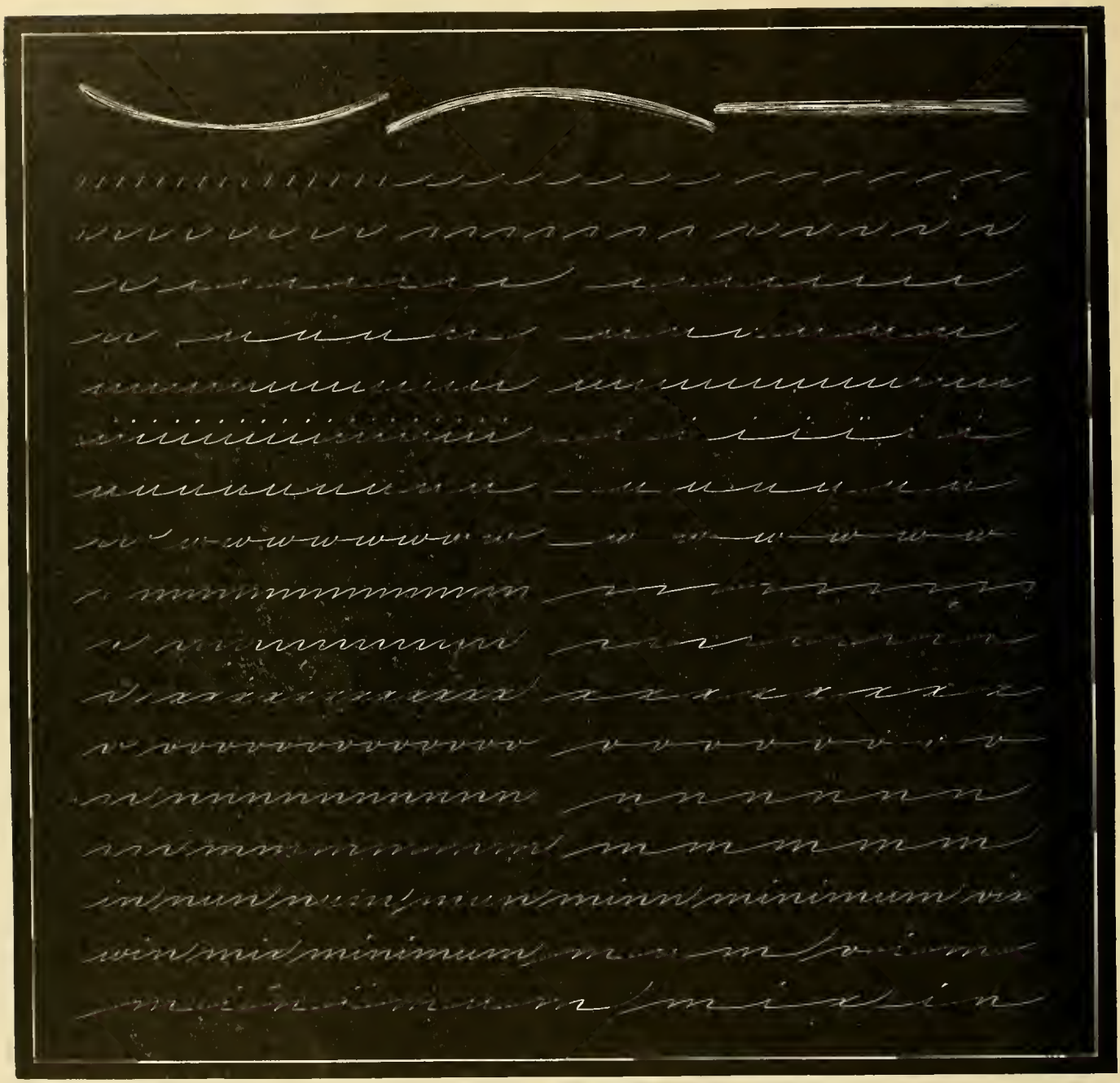
The opening of the canal will be celebrated by a great exposition at San Francisco, beginning January 1915. San Francisco and New Orleans are the twn cities that will be most benefited by the big ditch.

I have told briefly the story of the Big Ditch. It will furnish directly and indirectly work for Stenographers and Bookkeepers of which the readers of THE BUSINESS EDUCATOR will no doubt do their part.



Specimen by Mr. Bloser, presenting an attractive professional correspondence hand.

Many troublesome problems are being discussed and cleared in "Questions and Answers" in the B. E. Let us know what your troubles are.



Ornamental Penmanship

BY
E. A. LUPFER.
Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

GET A GOOD FOUNDATION

This lesson is the foundation for the small letters. We cannot spend too much time on it. No matter how simple some of the parts are, they are very important and should be thoroughly mastered.

Turns

See that you get fine, graceful turns and that they are all the same. Occasionally turn your paper up-side-down to see if the u's make good n's, etc. Try not to stop on turns if you wish to get ease and grace.

Angles

Make sharp angles. Always get rounding turns and sharp angles for legibility; and if you wish to raise your pen in writing long words, raise it on the angles and not on the turns. Watch the arrangement of your page as a whole.

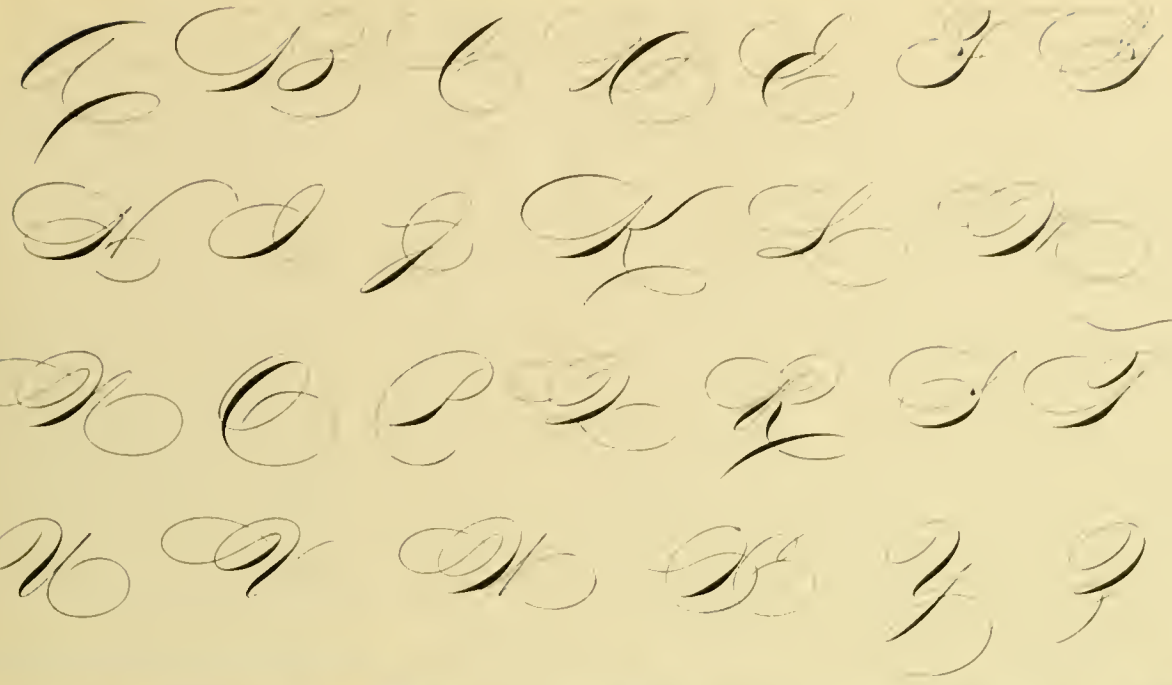
The Movies.

H. W. Ellsworth, probably the oldest active penmanship publisher living, President of the Ellsworth Co., Mont Vale, N. J., is marketing motion picture films to aid in the teaching of writing, thus adding motion and interest to the writing period. This is the latest move in the line of penmanship pedagogy. To what extent it will become universal, remains to be seen. It is worth investigating.

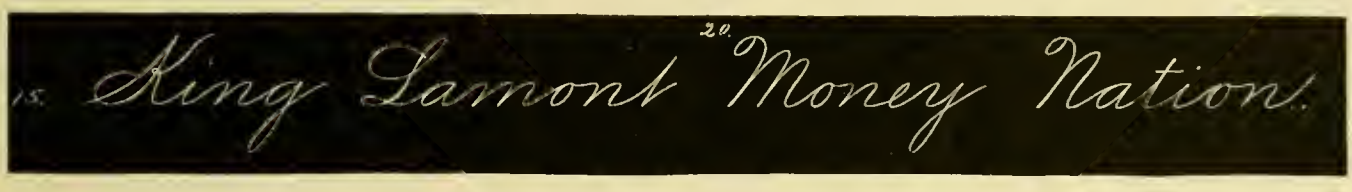
A beautiful oval exercise design by Madeline M. Gross has been received from A. O. Colvin of Central Business College, Denver, Colo., which shows a good command of the pen, and that this school is laying the proper foundation by first developing a strong movement. Her writing is on a par with her exercise work. Mr. Colvin states that he is going to encourage his students to strive for Certificates more than ever in the past.

Another large list of subscriptions is hereby acknowledged from a A. B. Cox, La Junta, Colo., High School. Mr. Cox is a very good penman and teacher as well. We look for results of a high order from his classes.

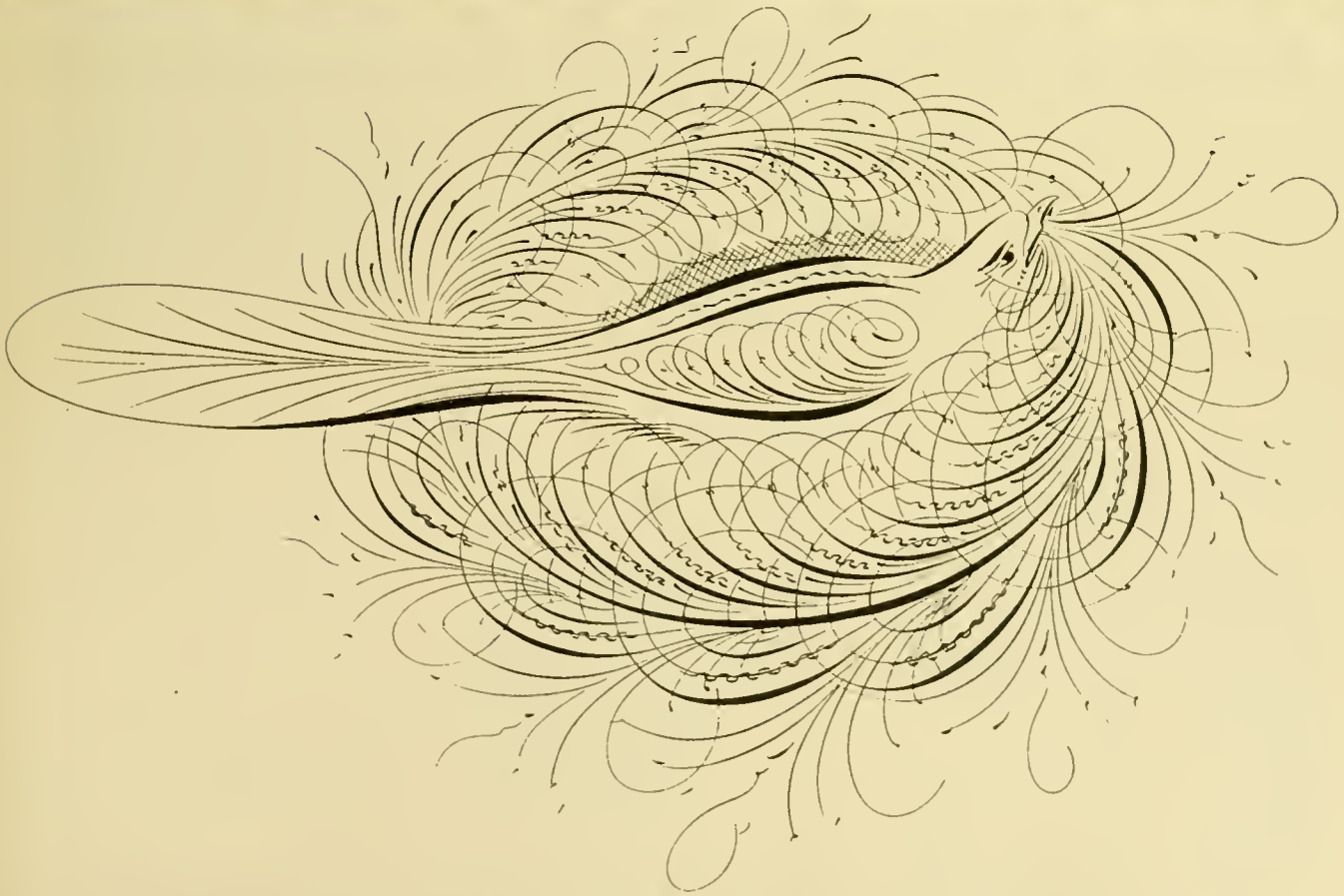
A beautifully written specimen has been received from R. L. Manning, Estelline, Texas, who is following farming as an occupation. The specimen reveals unusual skill for one doing this kind of work. We are confident that Mr. Manning could become a very fine penman if he should devote his entire time to it.



By D. B. Jones, Florence Sta., Ky.



By the late A. D. Taylor, the master of accuracy and detail.



This bird and nest were flourished probably 30 or 40 years ago by Jas. F. Mooar, for 40 years penman in the Bryant & Stratton Business College, Boston. Mr. Mooar was a contemporary penman with the Spencers, Flickinger, Dunton, Shaylor, Gilman, Ames, Gaskell, and others.

THE CORRELATION OF PENMANSHIP

If penmanship is to be correlated with other subjects, a system of penmanship must be taught that can be executed under all conditions arising in the average school room and not merely under the most favorable conditions and with a vast amount of effort on the part of the pupil. Desks cannot always be cleared for writing, therefore sometimes let the supervised writing be conducted under the conditions the pupils must find while doing the daily writing.

Try to teach the pupil to recognize the difference between the physical conditions that exist when writing and when studying. Lead them to see that during writing their bodies and minds are alert and during study the mind only. Teach them to relax their bodies during the study period. Better results will thus be gained in writing and other subjects and the pupils will be in better condition for their study work.

Much penmanship may be taught while the pupils are copying. Good position may be here secured. Their best work may be insisted upon without detracting from the work in hand in any way. I know of no better time to really get results from the regular writing lessons.

In as much as all first and second grade writing should be supervised, there is no question as to the amount of attention to be given to position, movement and form. Good position and movement should be insisted upon in all written work done in third and fourth grades. Very little can be said of form outside the regular lesson.

But if in these grades position and movement can be firmly established the pupils are truly prepared for the coming work and the teacher may feel that she has done her full duty. When leaving these grades the pupils should naturally assume correct position because any other would seem awkward. These results can be gained only by insisting upon correct position and movement in all written work, especially in all copy work, spelling, history and indirectly in all test work. Too much can be said upon penmanship during a test, but, at the same time, good position and movement should be insisted upon and secured without detracting from the regular work in hand.

Many devices may be here used by the skillful teacher and must be used if success is to be the result of her efforts. Devices that arise out of the conditions existing in each school room and which may not be at all practical in another—such as system of marking, of exhibiting work, of comparing with work of other grades, or, which is better still, of comparing work of each pupil with his previous work. This is very encouraging if done successfully.

As blackboard writing assists very materially in getting movement and later, form, all work at board should be supervised and good work insisted upon. While criticising spelling and punctuation of work, little more time is required to speak of penmanship and much good may be accomplished.

Beginning with the fifth grade, form is added as an aim to position and movement. More time must be given to observing results and less to execution. Pupils may require more individual assistance in these grades.

If penmanship is thus taught all through the grades, not for twenty minutes only, but in all written work, the child then has acquired a correct mode of writing which has become a second nature to him. This writing has a commercial value.

MINNIE B. KINNEY,
Supr. of Writing, East Chicago, Ill.

THE EXECUTIVE COMMITTEE OF THE N. P. T. A.

Pres. Elmer G. Miller, Director of Writing in Pittsburg, informs us that he has appointed J. H. Bachtenkircher, Chairman, Lafayette, Ind., J. A. Fish, of the Northwestern Business College, Chicago, and J. A. Savage, supervisor of writing, Omaha, Nebr., as members of the Executive Committee, of the National Penmanship Teachers' Association which meets in Chicago, December 28, 29, 30, 31. Anyone interested in the program of this meeting should write to the executive committee. The meeting is an assured success as is also the program with such men at the helm.

E. P. T. A.

Program of the Eastern Penmanship Teachers' Association, November 27, 1914. Drake's Business College, Tribune Building, New York City.

9:30 to 10:00. Inspection of the work of Drake's Business College.

10:00 to 10:30. Round Table:

"How should teachers' meetings be conducted?"

"Who should be held responsible for the writing in the grades—grade teacher or the writing supervisor?"

"At what speed should the writing practice of the different grades be done?"

10:30 to 11:00. "The measurement of the quality of handwriting," Doctor Leonard P. Ayres, Director of the Educational Division of the Russell Sage Foundation, New York City.

Discussion.

11:00 to 11:30. "The form of letters adopted by the Board of Superintendents as a standard for New York City Schools," Horace G. Healey, Head of Department, High School of Commerce, New York City.

11:30 to 12:00. "Stunts," by W. E. Dennis C. C. Lister and others.

12:00 to 1:15. Luncheon.

1:15 to 2:00. Round Table:

"What are the best materials for the varions grades?"

"Sbould practice paper be ruled? If so, what should the ruling be?"

"The Montessori Method."

"What knowledge of physiology, pedagogy and psychology is necessary to the teacher and supervisor of writing?"

"What use can be made of the blackboard in the various grades?

2:00 to 2:30. "Rhythms—Tbeir Values," Mr. G. F. Goodwin, Educational Manager of the Columbia Phonograph Company, New York City.

2:30 to 2:45. Demonstration of Rhythmical Writing with the use of the phonograph to mark the time, leaving the teacher free to give individual instruction to the pupils. Second year pupils, Bushwick High School, Brooklyn, N. Y.

2:45 to 3:15. Question box.

3:15 to 3:30. Payment of dues.

3:30 to 4:00. Election of officers.

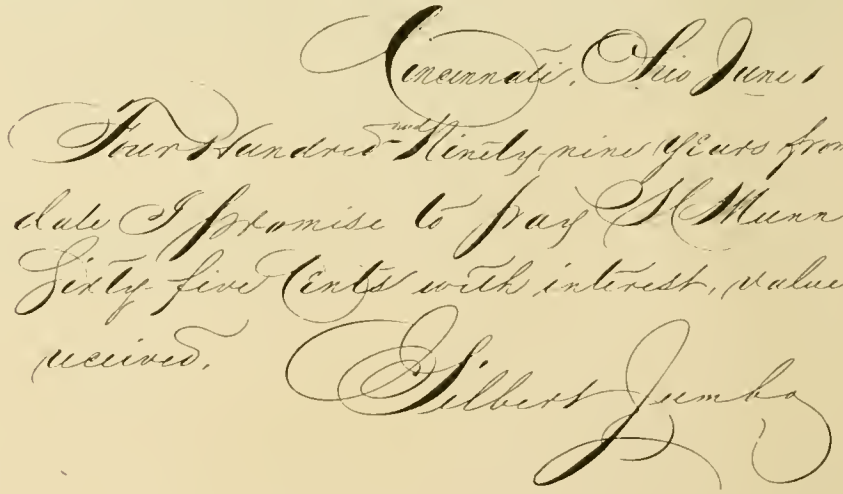
4:00 to 4:15. Report of the committee on suggestions for the good of the Association.

4:15 to 4:30. Miscellaneous business

Adjournment.

Every one interested in penmanship, as teacher or pupil, is cordially invited to attend and take part in the exercises.

J. ALBERT KIRBY, President.
ELIZABETH N. HORGAN, Secretary.



A graceful, ornate, unconventional style of penmanship by W. E. Dennis, 357 Fulton St., Brooklyn, N. Y.

On Monday, October 5, 1914, Prof. and Mrs. J. F. Spaulding, of Kansas City, Mo., celebrated their fiftieth wedding anniversary. Forty-nine years ago, Mr. and Mrs. Spaulding went to Kansas City when it was little more than a wild and wooly western village. Four generations were present at the jubilee.

Mr. Spaulding is president of the Spaulding Commercial College, Kansas City, and is one of America's pioneer commercial school educators, in the 79th year of his age. THE BUSINESS EDUCATOR hereby extends congratulations to Mr. and Mrs. Spaulding, and wishes them many more years of wedded bliss and usefulness.

WANTED Energetic progressive school man who can handle correspondence, to fill position of Associate Office Manager — one who is financially able to invest $2500.00 in one of the biggest and best equipped Business Colleges in the garden spot of Texas. Income $27000.00 last year. Growing. Expenses reasonable. Reputation the BEST. A "snap" for the man looking for a paying business and a good salaried position. Do not answer unless you have the money and mean business. Address, "EXCELSIOR" care of Business Educator, Columbus, Ohio.

Successful business college man would buy good school on monthly payment plan. Bank and other references given and required. Give full particulars in first letter.

EASTERN
Care Business Educator.

Mr. A. P. Meub, last year in La Junta, Colo., now is in charge of the penmanship in the Polytechnic High School, Santa Ana, Calif. Mr. Meub, as our readers know, is a very skillful penman, and when it comes to teaching penmanship, he is chock full of enthusiasm and we feel sure, therefore, that he will make a valuable addition to the teaching force of Santa Ana.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.

If you want a teacher or a position, to buy or sell a school, advertise in the Business Educator and patronize those who do. Nom de plume ads prove profitable to many.

GET ACQUAINTED!

The Courtney School of Penmanship by correspondence is unquestionably the most highly recommended school of its kind in existence.

Suppose you write for our free Illustrated Journal. Look it over. There is something in it that will interest every member of the family—father, mother, sister, brother. And grandmother and grandfather will like it too. Think this over and write before you forget it

Francis B. Courtney, Box G 492, Detroit, Michigan

Business Colleges For Sale

Bargains, money makers, just what you want. If you desire a paying proposition, write us, state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

INSTRUCTORS' AGENCY
M. S. COLE, SEC'Y MARION, INDIANA

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $800 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

INSTRUCTORS' ASSOCIATION,
R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

Northwestern Teachers' Agency

We need greatly teachers for emergency vacancies which offer the best opportunity for promotion. The leading Agency for the entire West and Alaska.

BOISE, IDAHO

R. B. I. TRAINING SCHOOL FOR COMMERCIAL TEACHERS

117 commercial teachers attended our Summer school for methods in July. They represented sections of our country all the way from Maine to California and from Canada to Tennessee and Georgia. 47 members of this class entered earlier in the school year to complete their study of the commercial texts. We are now registering prospective commercial teachers for work in the subject matter preliminary to next July work in methods. 412 of our graduates now teaching the commercial subjects in 37 states and foreign countries. Our bulletin gives particulars. A postal card brings it.

ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

Positions by Wire

We fill many emergency calls by telegraph. First-class commercial teachers are always in demand. Vacancies are reported to us almost every day in the year. We want your name on our OPPORTUNITY REGISTER.

CONTINENTAL TEACHERS' AGENCY, (Incorporated)
BOWLING GREEN, KY.

FIRST AID SERVICE Among the many hurry-up calls for help to which we responded, in September, were two that gave us especial gratification. One resulted in our sending C. L. Reindollar from the Sadler School, Baltimore, to the Woodward High School, Cincinnati; and the other, in our sending M. D. Zimmerman, East Earl, Pa., to Mr. Sadler. Emergency vacancies and unexpectedly available teachers are keeping us busy, but not too busy to help you. "No position, no pay," is our motto.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
(A SPECIALTY BY A SPECIALIST)
E. E. Gaylord, Manager Prospect Hill, Beverly, Mass.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

MISSOURI STATE NORMAL

Maryville, Mo.; Vocational High School, Memphis; East St. Louis, Ill., High School; Wichita, Kansas, High School; Sheboygan, Wis., High School; Stevens Point, Wis., High School; Albuquerque, New Mex., High School, and many other good schools recently selected our candidates. These commercial teachers wisely kept in touch with us. May we not assist you, too?

Superior Service for Teacher and Employer is our aim.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Manager Webster Groves, St. Louis, Mo.

CARD WRITING

I will write your name on one dozen white, colored, design or comic cards for 15c or two dozen for 25c. Agents wanted. Samples and terms to Agents for a 2 cent stamp. Lessons in penmanship.

J. C. DEW, CRANBERRY, W. VA.

CARD CARVING

Is a money-making home employment that is not hard to learn and is inexpensive. Send 10 cts. for a beautiful specimen and full information. A. W. OAKIN, Syracuse, N. Y.

BE A BANKER

Splendid opportunities. Pleasant work, short hours, all holidays off, yearly vacation with pay, good salary. Diploma in six months. Catalog free.

EDGAR G. ALCORN, Pres.,

AMERICAN OHL BANKING, 164 McLENE BLD, COLUMBU, O.

Coast College of Lettering

519 Germain Building

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We teach SHOW CARD WRITING by mail.

Show Card Writer's Supplies.

The famous Eberhard Flat Stroke Brushes.

Coast Brand of Dry Adhesive Colors.

Hand-made Alphabets, Bradley, Roman, Marking, Egyptian and Pen Alphabets---$1.00 each.

The Stark engrossing instrument.

Nothing Succeeds Like

→ SUCCESS

LEARN BY MAIL

THE BEST SHORTHAND

Learned more quickly, written more rapidly and more easily than any other system of REAL SHORTHAND. Hundreds of our graduates are expert reporters. Thousands of our graduates are high-class, well paid stenographers.

NONE of our Graduates are Failures

Our Guarantee of Satisfaction Insures Success.

Write for Free Catalog.

Success Shorthand School

B. E. 723 Schiller Bldg. Chicago

Fall Neckwear 75¢

By F. W. Martin, Engrosser, Boston.

Martin's Diplomas and Penwork,
Boston, Sept. 28, '14

Zaner & Bloser,

Gentlemen:—I'm sending a little script drawing, gotten out for a Habadasher.

The lessons by the Coast College are of special value to the engrosser, as engrossing would pay well in smaller cities if more of the men would learn Show Card work and solicit among the business establishments, offering new ideas and prompt, efficient service. It is a field that is not fully developed in many of the cities and right in line with the work of an engrosser. I believe one branch would help the other. If other places are to be compared with Boston; the young or new engrosser in town will not be overstocked with orders the first few years of his career. Show cards are used every day by all the progressive retailers, and a little extra change from them would have helped me along more than most people realized.

Any man who can do engrossing can do show card work.

I have a $200 job of engrossing to do, and I hope to send you a proof from a plate to be made for the customer.

With best regards to all, I remain,

Yours very truly,

F. W. MARTIN.

[The above specimen speaks for itself, and this letter offers alike valuable information and encouragement. Martin knows whereof he speaks. Do as he says and *does*.—Editor.]

OBLIQUE PENHOLDER FREE

I will write your name in beautiful ornamental style, superbly shaded, on 15 cards for 25c, and send free with each order an artistic oblique penholder. Six written cards, assorted samples, 10c. Perfection Ink, Glossy Black, 10c, per bottle. Dashing Flourished Specimen, 25c. Card circular for red stamp.

120 W. Prescott,
SALINA, KANS.

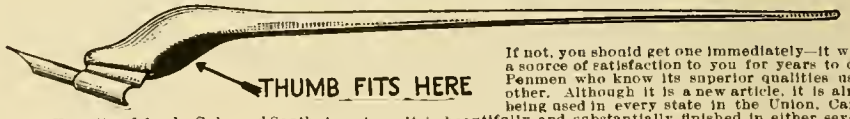
LESSONS IN ENGROSSING

BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions. For terms, address,

P. W. COSTELLO
Engrosser and Illuminator,
Odd Fellows Hall Bldg.,
Scranton, Pa.

Are You Using the Gmeiner Oblique Pen-Holder?



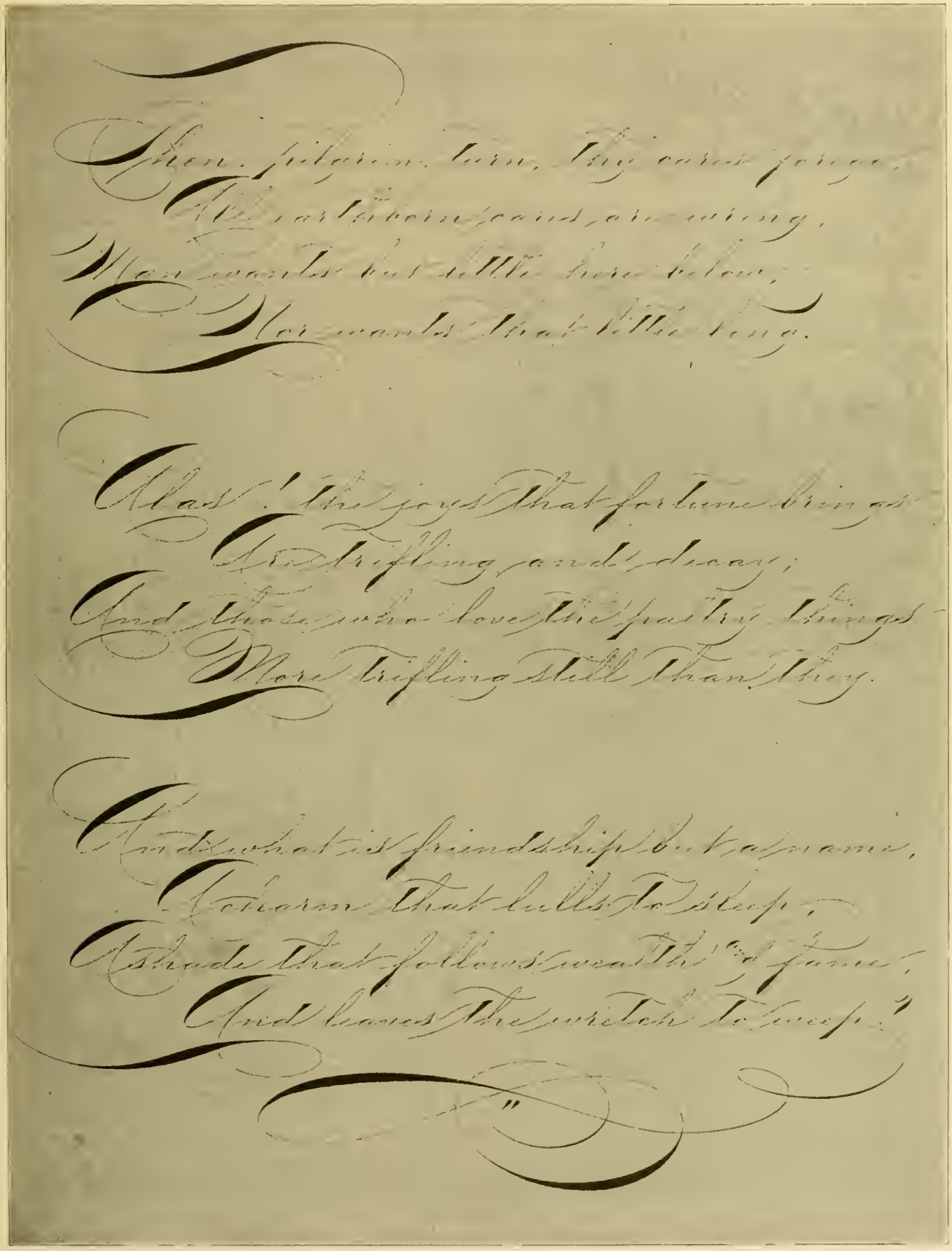
If not, you should get one immediately—it will be a source of satisfaction to you for years to come. Penmen who know its superior qualities use no other. Although it is a new article, it is already being used in every state in the Union, Canada, Mexico, Hawaiian Islands, Cuba and South America. It is beautifully and substantially finished in either seven or ten inch lengths. Price $1.00. Agents wanted.

A. J. GMEINER 30 ASYLUM STREET HARTFORD, CONN.

January Clearance Sale

The most Exquisite of Undermuslins, Laces, Embroideries, Waists, White Goods, Etc. One of the Greatest Mdse. events of The Season.

Example of show card lettering and decoration by Coast College of Lettering, Los Angeles, Calif.



One of the 80 pages in the Madarasz Book, photographically reproduced from the master's pen. Zaner & Bloser, Publishers.

ALL EXPENSES PAID TO THE ANNUAL MEETING OF THE MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION

Kansas City, Missouri, November 27-28

All your expenses will be paid this year to this best of all commercial teachers' meetings, even though you pay them yourself. The side attractions will alone be worth the little expense. The main show will all be profit, and you will not only go home feeling richer, but you *will be richer* by two great days of association with the bustling, progressive teachers of the great Missouri Valley.

Come, meet the other leaders from Missouri, Kansas, Nebraska, Oklahoma, Iowa, Illinois, Colorado, South Dakota, Minnesota. All who do not come will be sentenced to a year's hard labor in their own offices or school rooms. Do not voluntarily make a prisoner of yourself.

Come, get new vim and vigor for your work; bring new ideas and get new ideas to take back to your work. There will be many in attendance worth meeting. They will be glad to meet you and give you the glad hand.

The program as outlined in the October number of this paper with several important features added will be carried out. Every participant is a live wire, and every member will be expected to take part. Write to the president, W. C. Henning, Cedar Rapids, for a complete program and send the names and addresses of teachers you know who should receive one.

L. C. RUSMISEL, Omaha, Neb.
C. T. SMITH, Kansas City, Mo.
C. E. BIRCH, Lawrence, Kan.
Committee.

Program of New York Commercial Teachers' Association.

Chairman—E. O. Folsom, Utica.
Secretary—C. J. Terrill, Albany.

TUESDAY MORNING.

9:30—Are the methods which we are teaching our classes in business practice practical?

W. G. Thompson, State Normal School, Plattsburgh. Class methods in teaching business English. Maurice J. Lacey, Head English Dept., High School of Commerce, Boston, Mass.

Business Arithmetic—E. E. Kent, Auburn.

TUESDAY AFTERNOON.

2:30—The pedagogy of penmanship as applied to high school classes. A. N. Palmer, New York City.

The class in advanced typewriting. Anna M. Black, Utica.

Securing Positions and vocational guidance. F. G. Nichols, Rochester.

WEDNESDAY MORNING,

9:30—Suggestions in teaching advanced bookkeeping and office practice. Speaker to be supplied.

Discussion.

Election of officers.

Study carefully the instructions and practice faithfully upon the copies given in the Business Educator and you will have no trouble to win a certificate.

SHOW CARD WRITING and Shading Pen Lettering taught by mail. Specimens 10 and 25 cents. Circulars free.
T. H. MILLER, SHADING PEN ARTIST
BOX 7 CHARLESTON, MO.

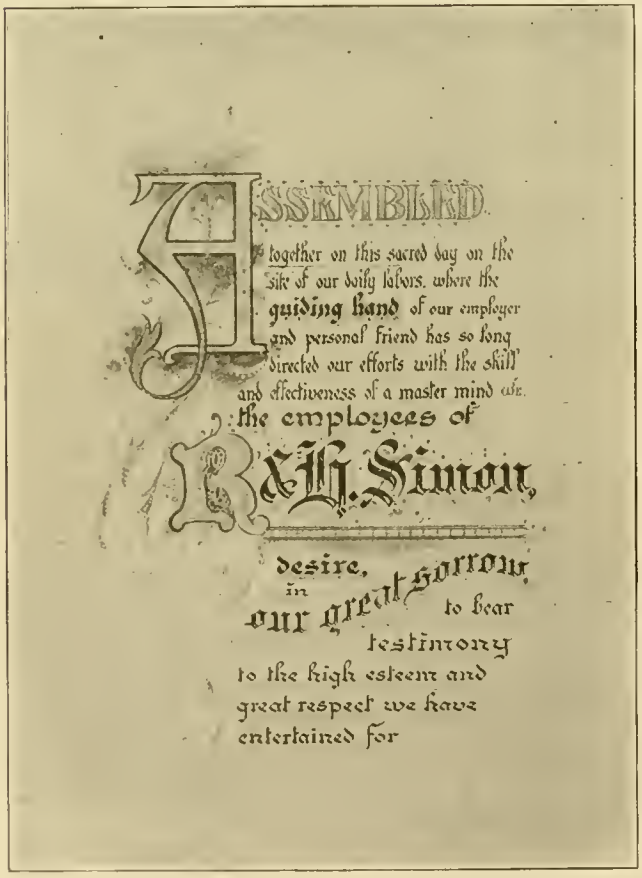
GREAT CHANCE to get fine specimens, and how to enter the great PENMANSHIP CONTEST open to the world: something you've longed for. Send me 50c and receive three handsome flourished designs 9 x 10, some card samples, and my famous LOVING SUSIE design. This offer good only 30 days. Application blanks and full particulars about the great contest returned with your specimens. We expect to hear from every penman in the world, so the winner will be the champion of the world. Address
F. E. BALD, PENMAN
51 Randolph Place, N. W. Washington, D. C.

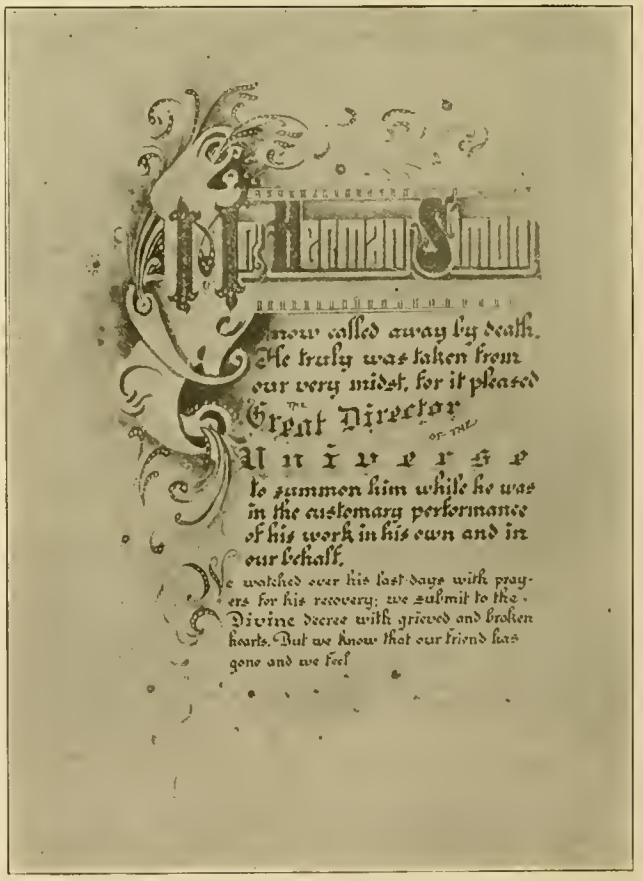
FREE TUITION BY MAIL
To test our methods of teaching by correspondence, we will grant "Free Tuition Scholarships" to a limited number of new applicants for instruction in the following

Free Tuition Courses Taught by Mail

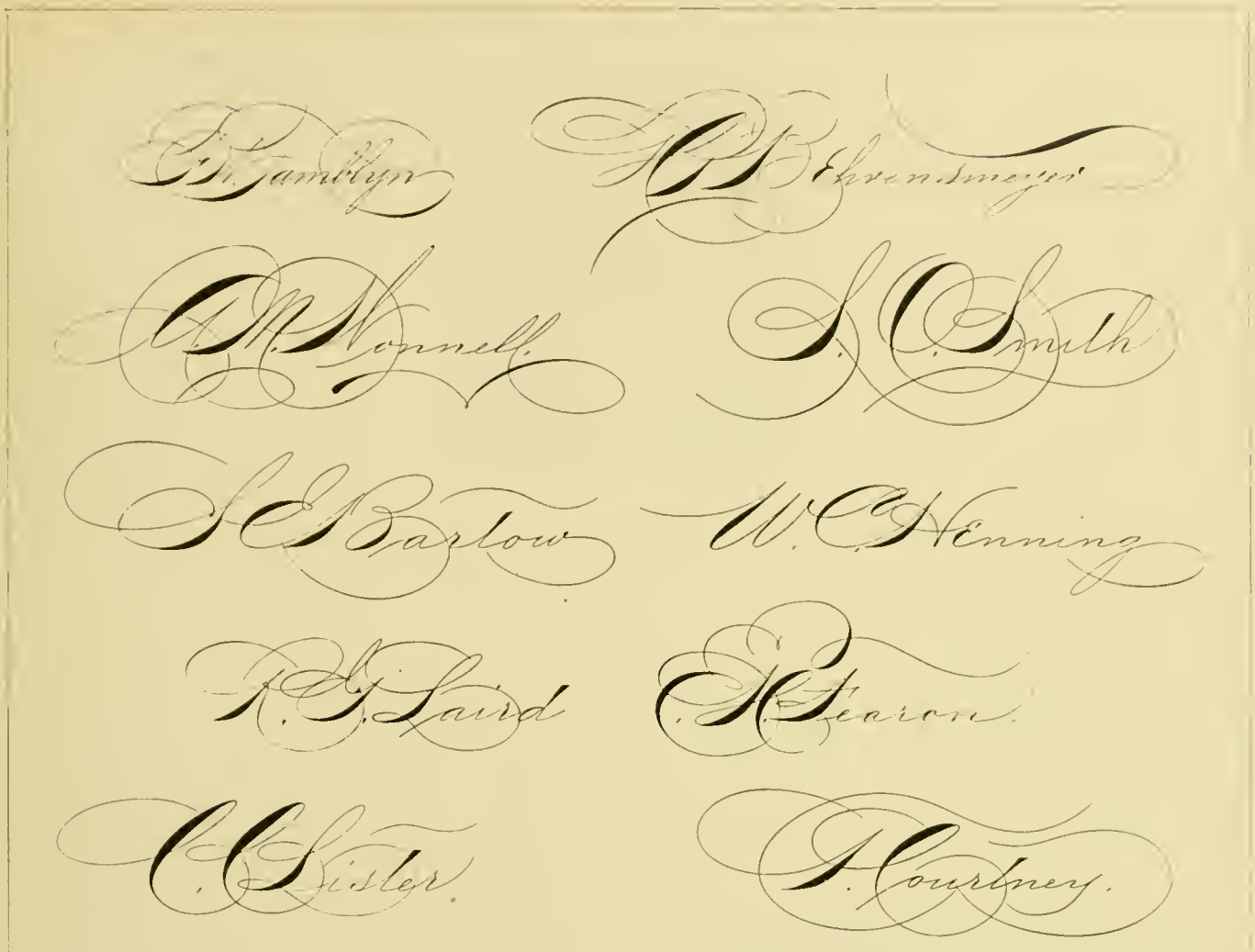
Normal	Penmanship	Book-keeping
High School	Typewriting	Agriculture
Professional	Shorthand	Civil Service
Salesmanship	Domestic Science	Drawing
Engineering	Law	Real Estate
English	Story Writing	Automobile

OVER 100 BRANCHES INCLUDED
Enrollment fee $5; tuition free to first applicants. Send us your name and address—now—today—tomorrow may be too late. "Do it now." For "Free Tuition Scholarship," and full particulars, address
CARNEGIE COLLEGE Rogers, Ohio





Executed by E. H. McGhee, Trenton, N. J., Rider-Moore & Stewart School.
The word ASSEMBLED, R and scrolls in two shades of Mauve. Background of A, lampblack; of R, gold. All lines in Mauve. M, H, S in gold. Sickels shaded with Mauve mixed with plenty of Chinese white. Lampblack for the scrolls. Ornamentation in Mauve and gold dots



A page of skillful signatures from expert penmen, collected and contributed by Mr. Fred Berkman, Pittsburgh, Pa.

PENMEN

And all who keep scrap books for fine penmanship. I am now ready to offer you some work fresh from the pen that will surprise you. PENMAN

Letter Finest Ornamental Style	75c
1 Letter Finest Business Style	50c
1 doz. Cards with your name (all different)	25c
SPECIAL PRICE FOR ALL,	$1.00
	$1.50

N. B. Letters not folded. Sent in special mailing envelopes ready for your scrap book.

Polytechnic High School, Santa Ana, California.

Practice Paper 37c. a Ream (500 SHEETS)

THE FAUST SPECIAL RULED

Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

C. A. FAUST, 1024 North Robey St., Chicago.

Learn While

I can make a good penman of you at home during spare time. Write for my free book, "*How to Become a Good Penman.*" It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

For some time past it has been our desire to publish in book form a collection of the best penmanship left by the late A. D. Taylor, that master of marvelous accuracy, curve and shade, delicacy and boldness. However, thus far we have not been able to secure enough specimens of his skill to justify issuing such a work. We have on hand some of his very finest work which, by all means, should be reproduced and issued in book form so as to be preserved and made available for present and future aspirants to the highest skill in penmanship lore. But we need more. Who can and will help?

We shall take the best of care of all specimens sent us and return them as soon as engravings can be made. Those who can help by contributing something will be repaid by having assisted in the work of rescueing from oblivion specimens from the pen of one of the greatest penmen America has produced.

In the minds of penmen who have seen Taylor's best work, he occupies a position as a penman so exalted that none are above him. But comparatively few have seen his work, and the specimens he left will soon be lost. His work was of too high a standard to be allowed to go with the passing of the man.

To issue the work mentioned will certainly be advancing the fine art of penmanship.

If any one knows of others who have some of Mr. Taylor's best work, we shall be thankful for their names and addresses.

ZANER & BLOSER COMPANY.

Columbus, Ohio, Penmanship Specialists.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

Transitory Trifles

Young man, if you have money to burn, don't let the cremation take the form of cigarettes.

Yes, trust in the Lord, but, better still, give the Lord good reasons for trusting in you.

One of the worst forms of heresy is a disbelief in yourself.

Don't judge a man by the clothes he wears. His credit may not be good at his tailor's.

Help a man out of the gutter before inquiring how he got there.

No man can serve two masters. Sometimes he tries to by the simultaneous possession of two wives.

Do good to them that despitefully use you, even if nothing will do them good but a good, sound pummelling.

Good Luck is a flirt who entices a great many from the faithful one, Good Labor.

Some irreverent one has suggested that the motto on our coins could be improved by making it read: "In God we trust, but no others."

A live wire is made by having a live force behind it, and a mind is made a live wire of energy by having behind it the vitalizing force of practical education.

The first well preserved woman mentioned in the bible was Lot's wife when she was turned into a pillar of salt.

Look forward. Don't be forever putting the headlight on the rear end of your train of thought.

The treating habit is the forerunner of the mistreating of the wife and children. It is a habit that looks better when it is killed.

My attention was arrested, but subsequently released on bail, by the closing sentence in the editorial greeting of THE BUSINESS EDUCATOR for September: "May you receive all you merit."

No better sendoff was ever given to young people starting on the perilous journey of life than is epitomized in those golden words of wisdom. Note that the editor does not say what men of weaker caliber might have said, to-wit:

May Good Luck attend you to give you an abundance of what you haven't earned.

May you inherit a large fortune and thus escape doing any good service for humanity.

May your speculations prove fortunate, even if they make beggars of the other fellows.

May you marry a rich wife, who, even if she makes you wretchedly miserable by a continuous performance of nagging, will exempt you from honest toil.

May your operations in stocks and deals in high flying enterprises inflate your bank account to dropsical proportions, thus enabling you to shorten your life by riotous living.

May you skin those matched in chances against you, and never get skinned.

May you accumulate wealth, even if its tainted fragrance ascends to heaven and then passes on to the torrid region where the iniquitous schemes to acquire it were conceived.

No, the wish expressed in the editorial greeting from which I quote is of a more wholesome character: "May you receive WHAT YOU MERIT." If your aspirations are in the direction of good results, good for yourself and good for humanity's best interests, you can secure them only by persistent, praiseworthy work.

M. D. Anthony, whose portrait appears above is a product of Washington County, Md., near Hagerstown, having first seen the light of day a quarter of a century ago. He received his education, first in the public schools of his native county and then in Blue Ridge College, New Windsor, Md. In 1912-13 he was principal of one of the grammar schools of Washington Co., having evolved from a country school teacher.

In September, 1913, he entered the Zanerian where he completed the work in Business Writing and Methods of Teaching. He gained many friends, and demonstrated his ability to supervise writing successfully, and to express thought gracefully by tongue as well as pen.

Mr Anthony is now supervisor of writing in the city schools of Birmingham, Ala., where we are sure his inclination to master details as well as grasp generalities will enable him to increase the efficiency of the writing of the schools, on the part of both teachers and pupils. Mr. Anthony is a good mixer, which, of course, is one of the essentials of a good supervisor. He possesses a good knowledge of human nature and is quick to appreciate good work and as quick to sympathize with teachers struggling to do good work.

May you get heavenly rewards if you merit them by heavenly acts extended not necessarily heavenward, but on the level among your coworkers in the field of human activity.

Per contra: If you intend to go through life on the mistaken policy of getting as much as you can from others by fair means or foul, giving as little as you possibly can in return, may you get what you richly merit, the contempt of respectable, honest people and the approval of the gentleman in black under whose auspices you are working.

Of course the average young man is apt to cherish the conviction that he does not receive all he merits, but never mind. It is more satisfying to the conscience to give over measure in service than scant measure, and looks better in the record of worthy effort.

The young woman does not always get the good husband she merits, but better that condition than to get a better husband than she deserves, and eventually lose his love and respect by not measuring up to the standard of true womanhood.

A Golden Rule of Achievement might be constructed out of Brother Zaner's words of pungent greeting, and it would read: SECURE THE BEST THINGS OF LIFE YOU DESIRE TO RECEIVE BY FIRST DESERVING THEM, FOR MERIT IS THE MOTIVE POWER THAT CARRIES ONE TO ACHIEVEMENT.

I think, if I could be accepted, that I would like to join a church that has for its creed: "We get in this world and the next only what we merit." As my friend, the late Edgar A. Poe, once observed when he was raven mad: "Only this, and nothing more."

The Dictation class will please take down the following couplet, and then transcribe it in indelible ink on the tablets of memory:

In the struggles of life, if you wish to climb higher,
You must merit the blessings to which you aspire.

My Thanksgiving Thesis

(Suggested by Tom Hood's Dissertation on this month of gloom.)

No bills to pay (my rating is N. G.)
No aches nor pains to gripe and torture me;
No stately ships reposing in the harbor;
No hair to need attention of the barber;
No aching teeth that pine to wear a crown;
No shrewish wife to nag and call me down;
No pessimistic moods to give me pain;
No fears of loss and no more thoughts of gain;
No treasures guarded by a trusty lock;
No personal effects that lie in hock;
No heavy burdens that encumber wealth;
No vicious habits to impair my health:
No glib tongued agents talking against time;
No bores invited to a warmer clime;
No fear of death to agitate my mind;
No doubt that Providence is ever kind;
November.

CLUBS RECEIVED

The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them:

C. A. Robertson, Brooklyn, N. Y., Long Island Business School; T. Courtney, Pocatello, Idaho; Frank M. Tague, Zanesville, Ohio; G. F. Bierman, Reading, Pa.; J. A. Stryker, Kearney, Nebr., State Normal School; Harve L. McCulloch, Golconda, Ill.; Jno. L. Kelly, Brookville, Pa.; H. P. D. Garrett, Baltimore, Md., Business College; A. A. McGhee, Paris, Texas, Commercial College; R. S. Hines, Cleveland, Ohio, Sixth City Business College; R. D. McAfee, Orrick, Mo.; Ona Williamson, Knoxville, Tenn., Business College; J. L. Hayward, Somerville, Mass.; J. A. Gnau, York, Pa.; E. P. Blankton, Madison, Fla., The Florida Normal Institute and Com'l College; Arthur A. Milton, Rock Island, Ill., Augustana, Business College; Lettie Scott, Pierce, Nebr.; N. H. George, Packerton, Pa.; Kate Neumont, Pittsburgh, Pa.; J. F. Caskey, Bellingham, Wash., Business College; R. C. Scholz, Newark, N. J., Drake College; Margretta Jones Lyons, N. Y. High School; St. Joseph College, St. Guillaume d'Upton, P. Q. Canada; J. R. Miller, Angus, Nebr., Public Schools; C. B. Bloom, Glen Hope, Pa.; Alfred Higgins, Orange, Calif., Union High School; O. H. Schmidt, Reading, Pa.; J. O. Towler, Estelline, Texas; Mary E. Kumbalek, Two Rivers, Wis., Public Schools; Miss J. A. Weller, Frankfort, Ind., Business College; V. L. Reynolds, Union City, Tenn., High School; Geo. W. Anderson, Butte, Mont., High School; C. Edw. Presho, Charleroi, Pa., High School; J. Lee Owens, Pittsburg, Pa., Iron City College; W. C. Stinebaugh, N. Manchester, Ind., College; G. H. Holmberg, Elkhart, Ind., Business College; E. A. Kefgen, Brainerd, Minn., High School; J. W. Westervelt, London, Ont. Canada, Westervelt School; O. L. Nordstrom, Hancock, Mich., Suomi College; Miss C. P. Fawcett, Waterville, Maine; J. H. Ramsey, Evansville, Ind.; W. E. Keen, West Palm Beach, Fla., Public Schools; Carrie L. Young, Celoron, N. Y.; A. J. Lynn, Bloomington, Ind., High School,

By James D. Todd, Salt Lake City, Utah, High School.

WANTED

Partner in well established business college, western territory and excellent climate. Prefer Commercial, Penmanship and Business English man. Growing business creates the demand. Credentials and Personality two prerequisites. $2,000 required. I want a live wire associate. O. P. Q., Business Educator, Columbus, Ohio.

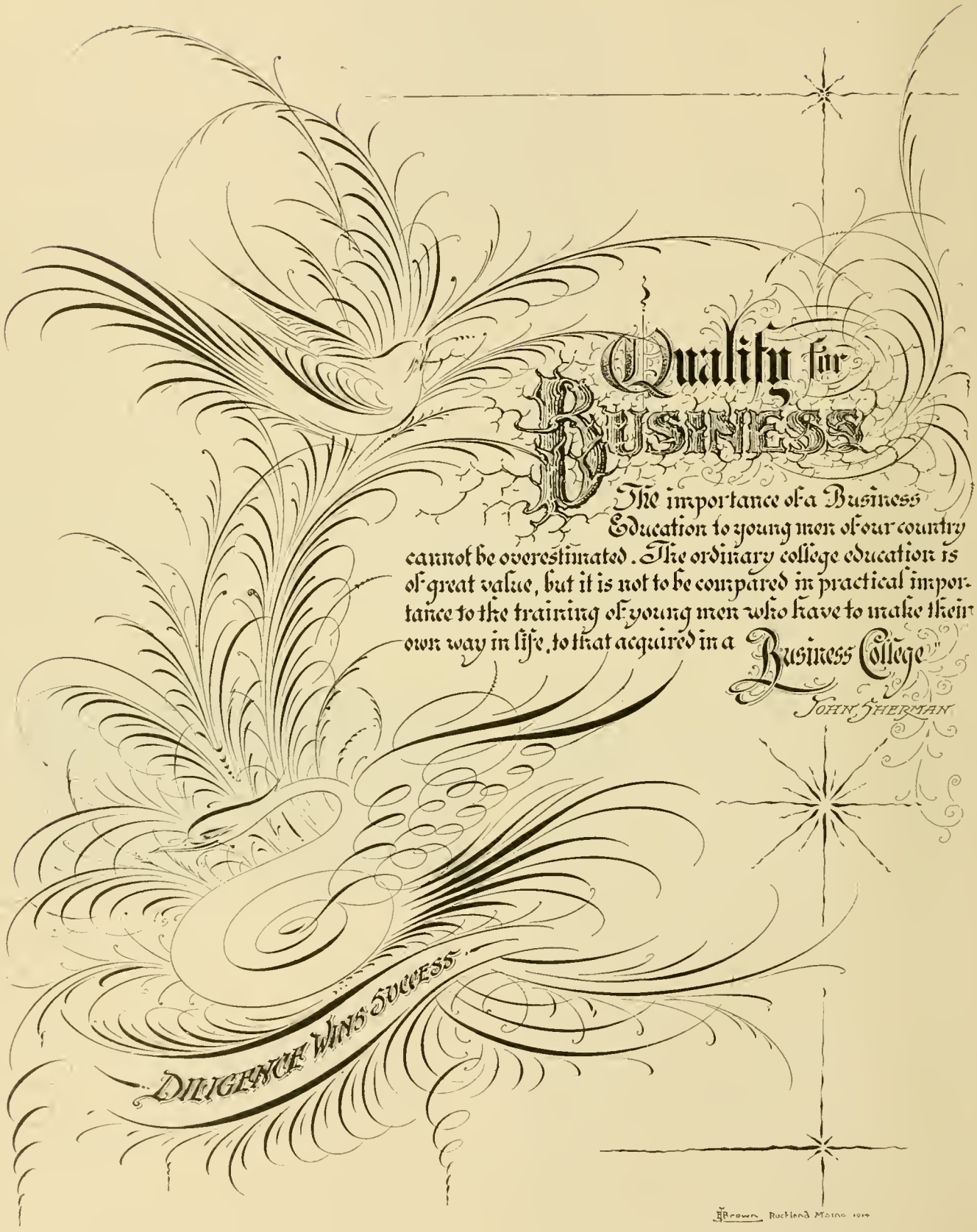
FOR SALE A small, but the best equipped Business College in Northern Indiana. Forty-five thousand to get prospects from; no competion. One person can do all the work. It is the best proposition of its kind in the United States. Send bank or other references, and Uncle Sam will bring you its Prospectus, as well as the reasons for selling. Write—RIGHT now! U. S. P., Care Business Educator, Columbus, Ohio.

BE A B. E.
CLUBBER,
CONTRIBUTOR,
ADVERTISER.

An especially unique and delicate design by H. S. Blanchard, with Coast College of Lettering, Los Angeles, Calif.

By S. O. Smith, Hartford, Conn.

Eugene, Ore., Business College.


Quality for Business
The importance of a Business Education to young men of our country cannot be overestimated. The ordinary college education is of great value, but it is not to be compared in practical importance to the training of young men who have to make their own way in life, to that acquired in a Business College
JOHN SHERMAN
DILIGENCE WINS SUCCESS
H Brown Rockland Maine 1914

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By E. L. BROWN, Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Offhand Flourishing and Practical Lettering.

Specimens of pen flourishing were quite common a quarter of a century ago, but of late years the art has been side-tracked in order to give practical business writing the right-of-way. Today a penman's ability is measured to a certain extent by his handwriting rather than by his skill in flourishing birds and swans. We old fellows, however, will never lose our interest in flourishing those bold, graceful and harmonious strokes which tend to charm and inspire.

The original design is nearly twice the size of the cut shown on the preceding page. The principal strokes of the flourishing, including bird and swan, were roughly suggested in pencil. The flourished part was finished next. Use a straight holder, Gillott No. 1 pen, or any flexible pen and free flowing ink. India ink is generally used when the work is to be reproduced by the photo-engraving process. Add the lettering next. The words, "Qualify for Business", must be pencilled carefully with special attention to form and spacing of the letters.

"Block in" the text lettering roughly to get the spacing. Outline the rustic letters with a No. 4 Soennecken pen and give special attention to the line treatment, which when properly done, will give a strong, artistic finish. Vary thickness of lines to produce the light and dark tones. Use a No. 3 Soennecken pen for the small text and aim for regular height and spacing.

We hope that you will find something in this lesson to encourage you to attain greater skill in artistic pen work.

BOOK REVIEWS

"Salesmanship" by Wm. Maxwell, Houghton & Mifflin Co., 4 Park St., Boston, Mass., cloth bound, 234 pages, price $1.00, is the title of a new publication on the new subject, Salesmanship. This book is written by one who has had experience in the subject about which he has written so entertainingly. It is quite out of the common run of salesmanship books, being written in a gossipy rather than in a pedantic style. The type is large and the margin wide, and as a consequence it is easily read. Anyone looking for material fresh from the reservoir of experience would do well to look into this volume.

We Herecelnec reiv d a package of souvenir cards artistically, skillfully and elaborately decorated with automatic shading pens from the hand and heart of our quarter century-old friend whom we first met in 1888, Mr. S. T. Grier, of Barnesville, Ohio, who, on the 28th of September, passed his 66th milestone. Anyone desiring meritorious work could do no better than to patronize Mr. Grier, as his work merits a large sale.

"Economics in the Secondary School," by John Haynes, Ph. D., Houghton, Mifflin Co., Boston, New York and Chicago, 60c, is the title of a splendidly bound, printed and written monograph of special value to school men. Economics, selections and methods, is a live topic and one which Dr. Haynes has studied carefully and written instructively and suggestively concerning. It is well arranged and easily studied. The type is large and the page is small.

Mr. J. W. Westervelt, Prin. of the Westervelt School, London, Can., is quite an enthusiastic teacher of penmanship. For quite a number of years he has used THE BUSINESS EDUCATOR in his classes. We are now in receipt of a club from him which numbers 124, which indicates that Mr. Westervelt is starting the school year with a great amount of enthusiasm and interest in penmanship, and we look forward to good results in that school, especially along the line of penmanship.

Mr. Loomis Returns

Dear Mr. Zaner:—I thought you might be interested in knowing that Mrs. Loomis and I have returned safely to a land of peace. We were in Switzerland three weeks after the war broke out, but felt safe there, although it seemed best to cross to England as soon as we could, before the battle-fields extended so far back into France that we could not get across the country.

We had a wild and uncomfortable ride of four days and four nights, going from Lucerne to London through Paris and not far south of the battle-fields at some points, but excepting that, we were very comfortable everywhere, returning to Cleveland by the steamer on which we had engaged passage before leaving the States.

We were in London and surrounding towns three weeks. With so much of war in the minds of the people and in the streets in all European countries now, there is not much satisfaction in traveling there for pleasure. We were very glad indeed to get back to our native land.

Sincerely yours,
H. T. LOOMIS.

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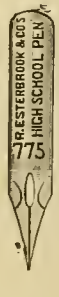

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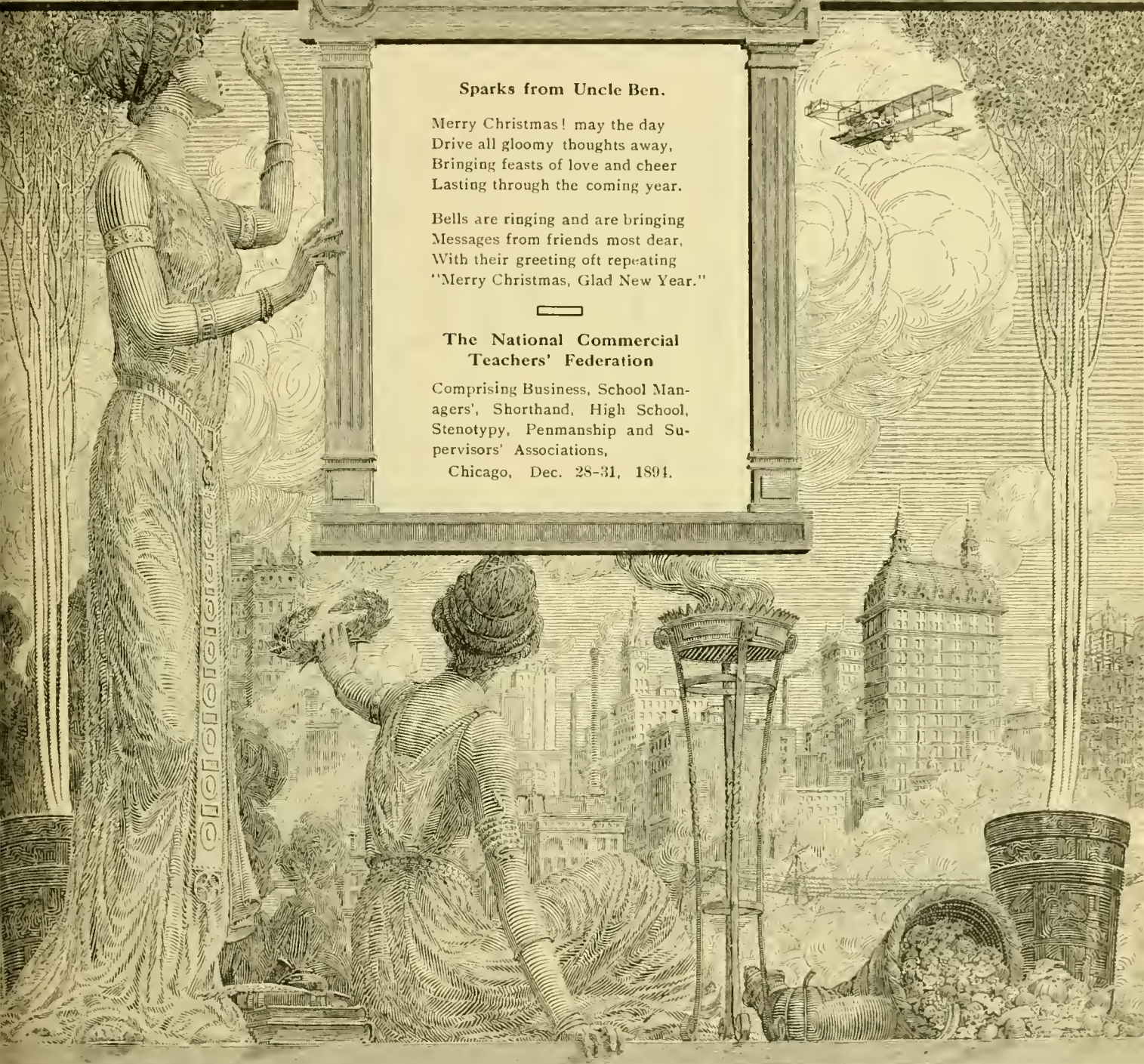

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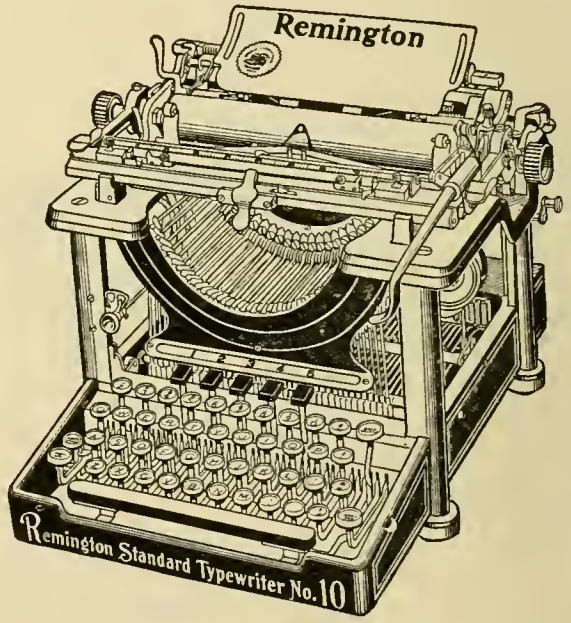

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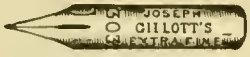

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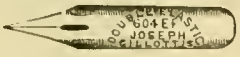

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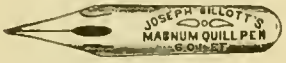

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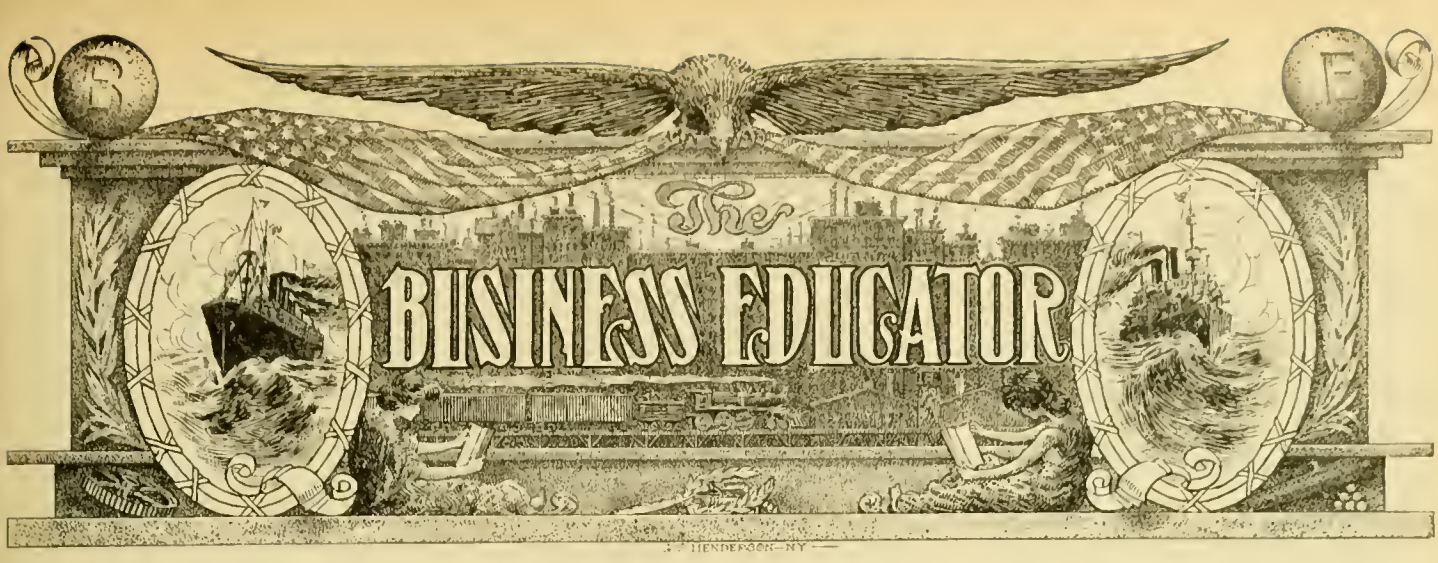

VOLUME XX COLUMBUS, O., DEC., 1914 NUMBER IV

THE BUSINESS EDUCATOR

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C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - - Business Manager
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Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

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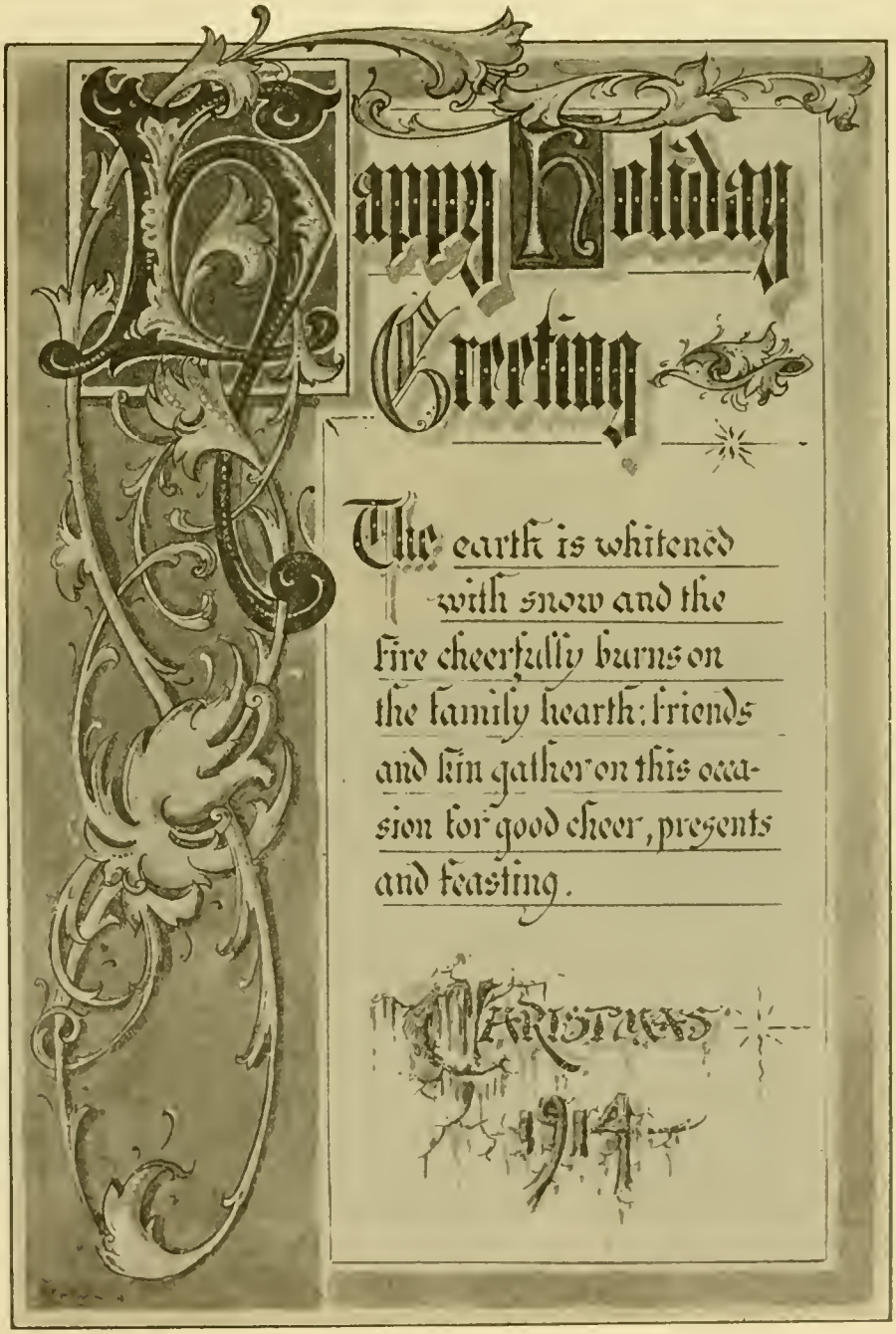


Accompanying Mr. E. L. Brown's Lessons.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

In the transition during the past forty years, what of good in method and practice in writing has been gained and what has been lost?

Mr. H. W. Flickinger, Glendolen, Pa., please answer.

To give an impartial review of the changes made, "for better or for worse," in the methods and practice of writing during the past forty years is the task you have assigned me. In attempting to comply with your request, I wish to say that I do not feel qualified to speak authoritatively, and shall therefore note only a few changes which seem most apparent.

Forty years ago some of us "old fogies" were somewhat younger than today. However, we had already had some acquaintance with the peculiar birds and animals in the Chirographic Zoo and were doing our best to "execute" them, and to teach aspiring young artists how to train a bird to roost on a quill, an antelope to jump across the ocean, and how to write a set of fancy capitals with reversed shades. Which reminds me of a story told of a boy, who, when he was about to be punished, suggested that the master lay it on after the "Italian" fashion, heavy up strokes and light down strokes.

I do not wish, however, to underrate the skill necessary to produce such pictures with the pen. To write a set of capitals after the "Italian" style with parallel lines and graceful curves, or to flourish other graceful designs, requires careful training of eye and hand and is not only attractive, but valuable practice for the student. I confess that a large envelope addressed to me by Fielding Schofield in a flourished hand caught me and won a student for Eastman College. And so when I entered the College fifty years ago, lacking one, I found that instruction was being given in ornamental as well as in plain writing and I at once became an ardent student. John D. Williams, of New York, and Alexander Cowley and William H. Duff, of Pittsburgh, Pa., were then the leading teachers of Ornamental Writing in the Business Schools. Much of their time was devoted to the preparation of flourished specimens of such designs as "antelopes," "spread eagles," etc., for framing.

In those days no school was considered of much account which had not upon its walls a number of large, handsomely framed samples of such work. And they served their purpose well as advertisements. Such methods are now practically obsolete. So far as I know, very few, if any of our Business Schools have a department of instruction in ornamental writing.

Forty years ago when the business of the world was conducted with less of the push and drive of today, there was more time than now to give to the acquisition of a beautiful style of writing and teachers insisted upon accuracy of form and upon carefully shaded letters. It was quite the custom with many teachers to analyze the letters according to certain principles or constituent parts of the letters, One set of principles applying to the small letters and another to the capitals.

The Spencerian style of writing was then generally accepted as the standard of excellence. In my opinion, no improvement in beauty has yet been made upon the copies, plain or artistic, which were written years ago by Lyman P. Spencer.

Some of our older teachers, yet active and successful, were trained in the school of precision, and among them I take the liberty of naming H. W Shaylor, A. H. Hinman, E.M. Huntsinger, T. J. Risinger. W. H. Patrick, H. B. Lehman, R. S. Collins, and H. W. Patten. There are still others. The foundation for their success was carefully and studiously laid. And being progressive and wide awake, they have kept abreast with advanced ideas and methods and are competent to separate the chaff from the wheat.

H. W. FLICKINGER.

Perhaps no penmanship publication will ever again awaken as much enthusiasm as did "Gaskell's Compendium," issued some twenty-five or thirty years ago. G. A. Gaskell knew how to use printer's ink. He employed high class Magazines to exhibit the "before and after" practice of his copies. His efforts as a teacher were crowned with a glory that few teachers have enjoyed. The work of two of his pupils, one living, the other deceased, has been more widely copied, I presume, than that of any other penmen. I need hardly say that I refer to W. E. Dennis and the late lamented L. Madarasz.

It is almost fifty years since I first learned of the Muscular Movement Method of writing. That was the method taught at Eastman College when I entered as a student. There were several large specimens hanging on the walls which were written with the muscular movement by Isaac Bates, a former teacher. His successors taught the same movement. In those early days the Whole-Arm-Movement was also used to a large extent in striking large capitals.

Coming now to a more recent time, I wish to say that the period of years in which our schools were flooded with copy-books teaching the vertical style, was, to my mind, the most destructive period in our history. But like the Measles it had to run its course. The cripples it made were many and hard to cure, and some, I fear, will never recover.

To our excellent Penmanship Magazines should be given much of the credit of simplifying the standard of business writing. Their columns have been open to the critic and the idealist, and such interchange of views has resulted in modifying both the style, and the method of teaching. The editors are men of large experience in the school room and are therefore competent to give valuable instruction and wise counsel.

Who does not value the suggestions which emanate from Zaner's fertile brain, or envy the skill of his cunning hand? They are the inspiration of his students and are enjoyed by every reader of "THE BUSINESS EDUCATOR."

Or who does not profit by the beautiful, the practical and the instructive contents of Healey's "Business Journal"? Many a successful teacher attributes his success to the help received from its pages. Or who has ever caught Palmer, the champion of the "Muscular Movement Method" of writing, napping when rapid, tireless writing was mentioned? His forceful manner as exhibited in the columns of "The American Penman" and in the class room has become contagious and his influence is felt almost everywhere. But in addition to the personal work of the editors, they serve their readers with the best instruction and the highest skill of their many talented instructors and contributors. And since the former method of reproducing script copies by the graver upon steel and copper has been superseded by the photo-engraving process, a less expensive and more practical method, we get the work of our best penmen in their natural hand as if direct from the pen. In this connection I cannot refrain from expressing my great delight as I examine the pages of the Magazines each month, and admire the skill of Mills and Darner, and Bartow and Lister, and the Courtneys and Doner and Berkman and Lupfer, and a host of others, too numerous to mention, among the younger men of the profession.

Stretching down through the years to the present time we find today the popular style of letter is composed of few lines, but with sufficient grace of form to be beautifully practical, and which may be written with a free, rapid movement. Form and movement have been happily wedded in a practical union for "the better," and have become the ideal of the best teachers, and the delight of the business man.

Form within freedom of movement is like a cripple on crutches,—too slow to render satisfactory service. Uncontrolled movement, producing odd, illegible forms, is like a fugitive eluding the grasp of his pursuers,—too indistinct and evasive to be easily recognized, and too irritating for patient consideration

In closing this imperfect sketch, I may say that I believe that every thoughtful student of the history of writing, who compares the methods of developing and imparting a practical business hand in use forty years ago with those of the present time, cannot fail to note a satisfactory improvement.

H. W. FLICKINGER.

I would like to ask if pupils should write a whole line without moving the paper, or should they write a third of a line and then move the paper to the left, with the left hand.—A. L. P.

The shifting of the paper must necessarily depend upon conditions, such as size of desk, size of paper, age of pupil, etc. Ordinarily it is a good plan to write about half way across the page and then shift it leftward about four inches, and then finish. Between starting at the left of the page and shifting the paper, it is frequently well to shift the elbow slightly. There are two extremes in the matter of shifting, the one extreme is where the paper is shifted three and four times while writing across the page. The other extreme is where the arm is shifted as many times instead of the paper. The more practical way is to shift the elbow once or twice and the paper once or twice.

The paper should also be shifted upward on the desk as the writing proceeds toward the bottom of the page. This cannot well be done on the average desk if a pad or tablet is used. The sheet should be removed and placed on the top of the tablet or on the desk, thus allowing greater freedom to shift leftward and rightward as well as forward and backward.

The paper should be held with the left hand along the left side, rather than at the top of the paper.

We have under discussion the proper way of making the figure "5". Would you kindly describe the proper method of writing this figure, stating starting point, finishing point, and whether the parallel stroke should be written after lifting the pen, or at the beginning continuously with the rest of the figure.

The figure five is usually made by starting at the top with a stroke similar to figure one, ending on the line much as figure three. The little horizontal stroke at the top is made last, from left to right. In view of the fact that most people make it this way, it is the usual method taught. Some few people make the figure without raising the pen by starting leftward at the top, making the horizontal stroke first instead of last. As to which is the better way for making the figure, we are not sure. So long, however, as most people prefer making the little horizontal stroke last, the pedagogical thing to do is to teach it that way.—[Editor.]

Mankato, Minn.

Gentlemen:

In our grade schools we have a large number of lefthanded pupils, and they are quite a problem to us in the penmanship classes.

Perhaps you could advise me through the question department in the Business Educator whether it is advisable to require lefthanded pupils to write with the right hand (a) if they are not well advanced in arm movement, using the left hand, and (b) if they have used arm movement for some time and write fairly well with the left hand.

I find the questions and answers in the B. E. very interesting and helpful; I believe that the department will be well supported.

Very truly yours,
J. E. T. Chase.
Supervisor of Penmanship and Commercial Branches.

Most people who write lefthanded, should have been started to write with the right hand. Lefthanded people should be trained to sit much the same as righthanded pupils or to change to the right hand. Those who sit reasonably healthfully and who write reasonably well should be trained to write better with the left hand rather than change to the right hand. Pupils who write so poorly with the left hand and in such an awkward manner that improvement seems out of the question should be persuaded to change. Lefthanded pupils are at a disadvantage, because people are unwilling to read lefthanded writing (from right to left across the page), and consequently they are forced to write in the direction intended only for the right hand.—[Editor].

Should figures be made with the arm or finger movement, and what is fair rate of speed?—Reader.

Most figures are executed with the combined movement, that is, about half finger movement and half arm movement. It is a good plan, however, to teach pupils to make them with the arm rather than the finger movement. The rate of speed, of course, varies with the age of the pupil and also with adults, but 75 to 100 is a good average of figures per minute.—Editor.

In making the small letters I is it right to stop at the bottom and thus make it angular or sharp?

What exercise should one practice to overcome a nervous or hesitation to start to make a letter?

The letter *l* should have a turn and not an angle at the bottom, in order to keep it from looking like the letter *h*. Motion should be checked no more than in making the last turn of *n* or *u*. The turn should be relatively the same as all other turns, neither wider nor narrower.

To practice an ordinary exercise at a regular rate of speed ought to have a tendency to reduce nervousness or hesitation or confusion in the start of letters. The next best thing is to count for letters at a rate of speed that causes you to go from one letter to another without pausing, and without time for making superfluous motion.

Why do we spend so much time on exercises, letters, and words? Why not teach the pupils to write by having them write?—C. P. C.

Referred to Mr. Skeeles, Elwood City, Pa.

Experience has shown that good writing is done most easily by using a certain movement, holding the pen in a certain way, and sitting in a certain relation to the desk. Until these are correct—or I might say corrected—all the practice the would-be learner does is of almost no value, so far as improving his writing is concerned.

Now, the only way to learn these things, is to practice them. Good position, penholding, and movement must be made habitual. And habits are learned most quickly when the attention is centered on the thing being done. Therefore the pupil must give his attention to these three things, until they are learned.

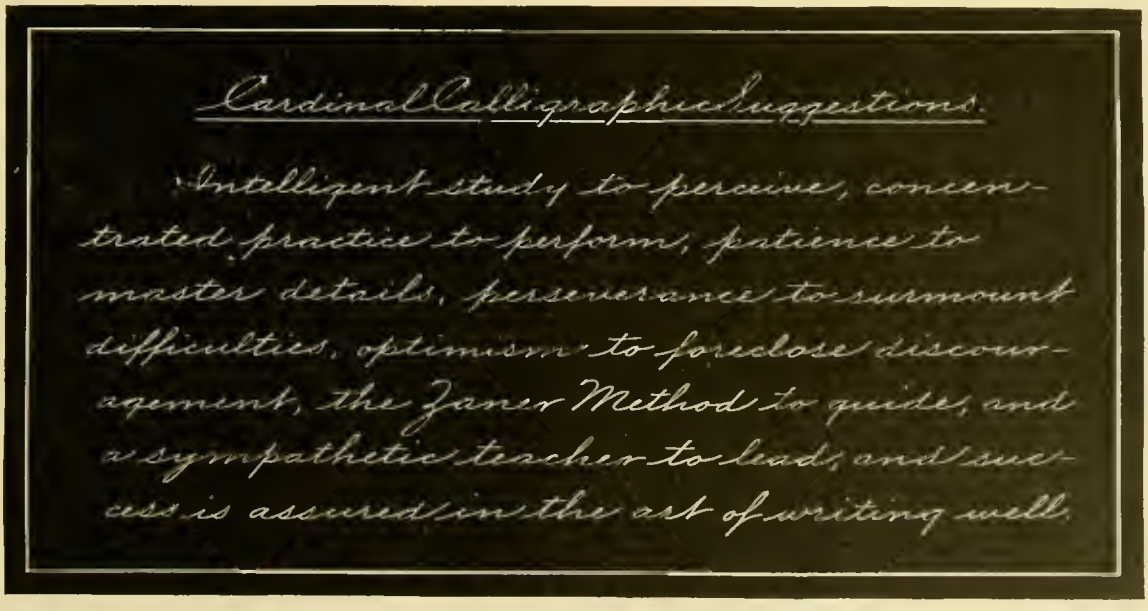
(In teaching, each should be explained separately to the pupil, until he understands what is required. But they must be practiced together.)

If the pupil is writing anything requiring thought on his part, he cannot give his attention to p., p. and m., and is almost sure to go wrong in one or the other, or all three. So it is logical and pedagogical to have him write first some simple exercise until he can do so and at the same time maintain the proper p., p. and m. Then let him practice another exercise, still giving some attention to p., p. and m., and then take up letters, words, sentences, paragraphs, and pages. The advancement should be so gradual that as the matter written requires more of his attention, the p., p. and m. become more and more matters of habit.

Movement exercises, then, are but a means to an end—good position, penholding, and movement; and these in turn are but means to the ultimate end—good writing. We make a great mistake if we lose sight of the end, and teach exercises, instead of teaching writing.

It must be remembered that when we have a pupil practice a movement exercise, we are not teaching the exercise. We are teaching position, penholding, and movement. When these are learned, there is no further reason for practicing the exercise. (True, it may help in making some of the letters; but more progress in form can be made by practicing the letter itself.) When a boy or a girl goes into an office, it doesn't make a bit of difference whether he can make a good, smooth, oval exercise, or not. The reason we value such skill is because it usually indicates the ability to write capitals well; and the pupil who can write capitals well can usually write words and sentences well, also; but it is not always true, by any means.

ARTHUR G. SKEELES.

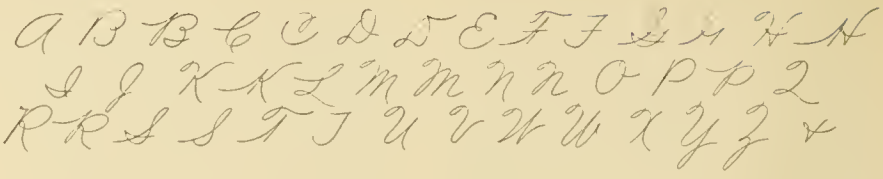


Given as a specimen of the Editor's semi-formal handwriting when thought is divided between contents and execution.

Writing for Business

H. L. DARNER,
Brushton High School,
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.



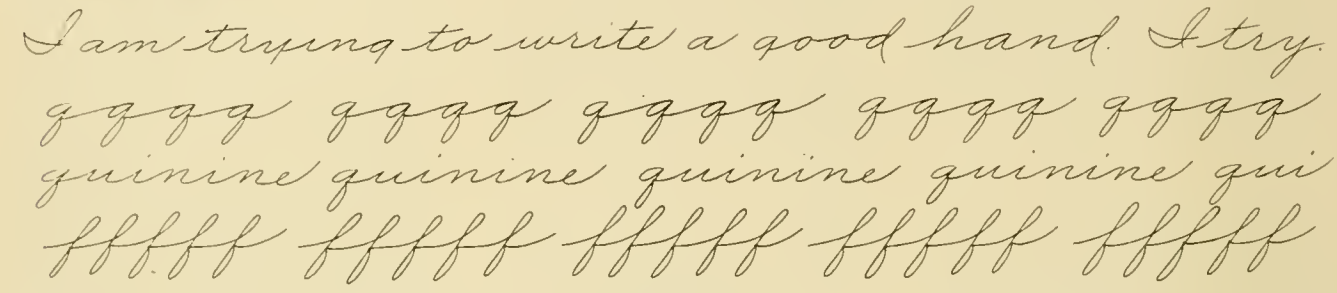


Plate No. 25. Close the loop of the small letter "q" every time and close it on the base line. The upper loop of the small letter "f" is exactly the same as the loop in the small letter "h" and the lower loop is the same as the lower loop of the small letter "q." Notice that every small letter "f" has nearly a perfect small letter "i" in it.

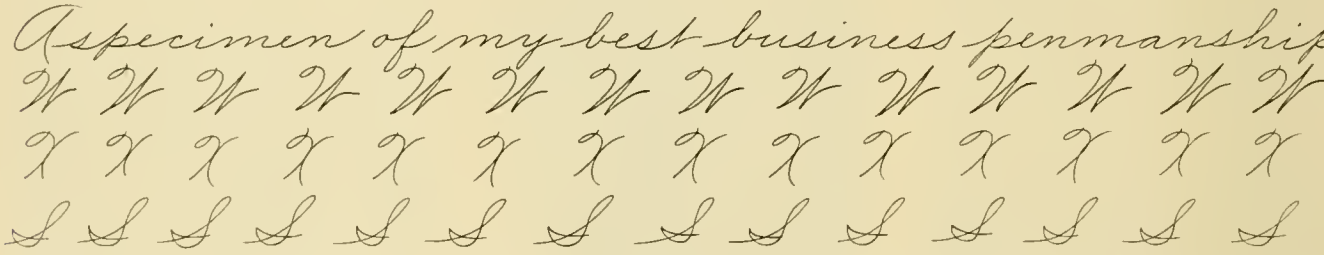


Plate No. 26. Watch the ending stroke of the capital "W." It should be only two-thirds the height of the letter. Make the second part of the capital "X" at a good rate of speed. The loop at the bottom of the capital "S" should be made real deep so that it can't possibly look like a capital "L."

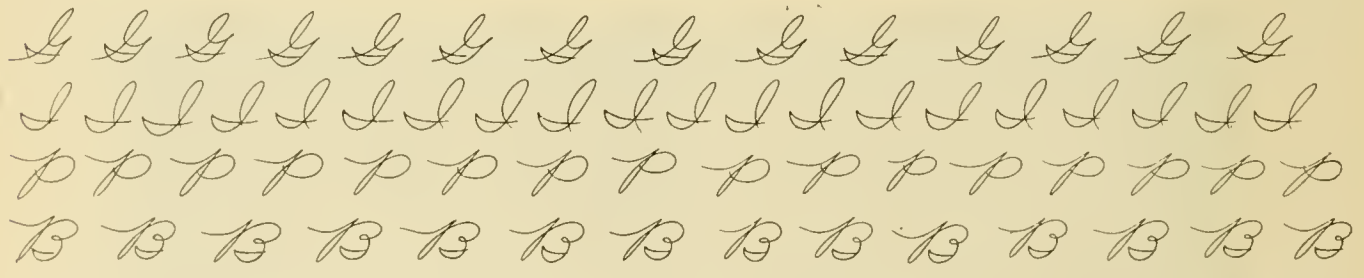


Plate No. 27. The bottom part of the "G and I" are the same as the bottom of the capitals "S" and "B." Notice how nearly straight the down strokes of the capital "I" is. Review the capitals "P" and "B."

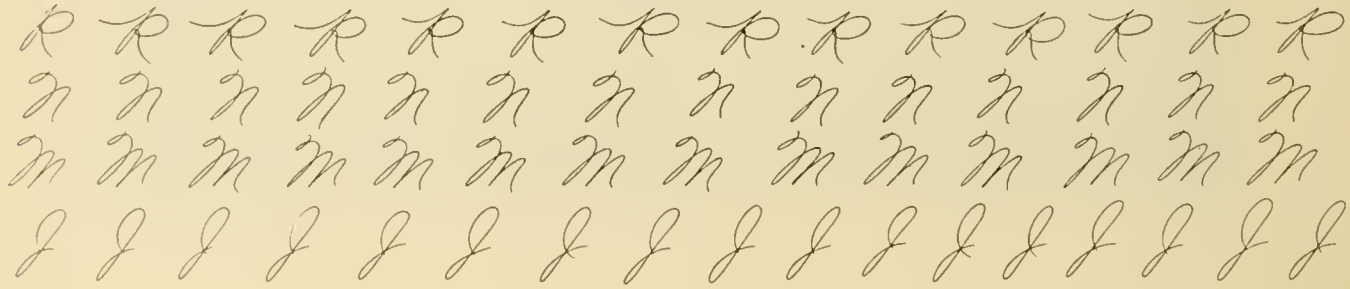


Plate No. 28. A review of the capitals "R, M and N." Study carefully the form of the capital "J." Get the down stroke or back nearly straight. The three strokes of the "J" and the base line all cross at the same point.

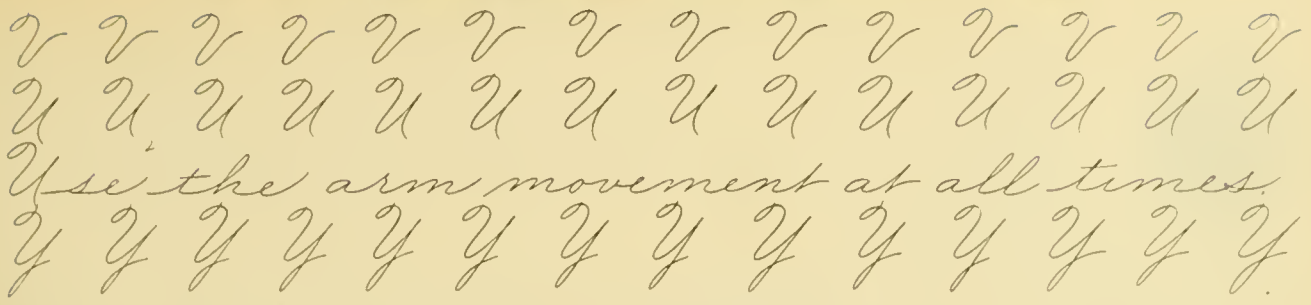


Plate No. 29. The "V" is a narrow letter. The finishing stroke is two-thirds the height of the beginning stroke. The capital "U" begins like a "V" and ends like a capital "A." The capital "Y" begins like a "U" and ends like a small letter "y." Study form carefully and keep an easy, free motion at all times. Remember that slow writing is of no value.

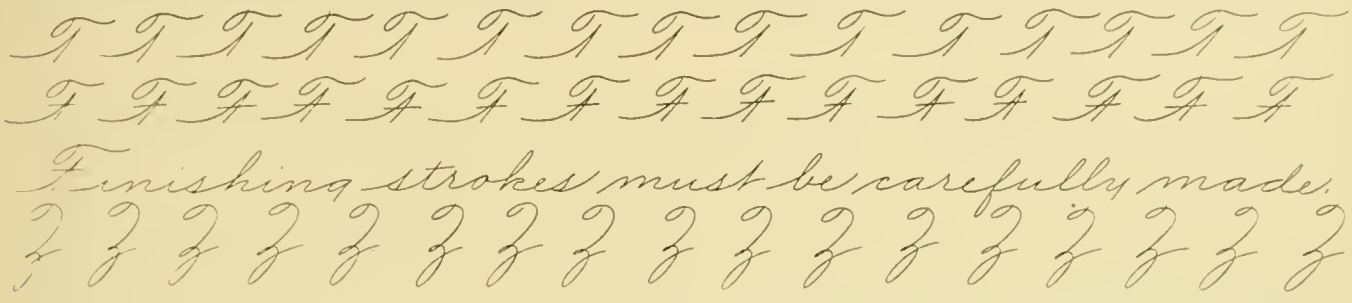


Plate No. 30. Always make the bottom part of the capitals "T and F" first and throw the cap on afterwards. This cap or overthrow is nearly a perfect compound curve. Swing it on boldly and see how graceful and easy you can make it look. The small loop of the capital "Z" should rest on the base line. The lower loop should cross on the base line, three-fifths of the letter above the line and two-fifths below.

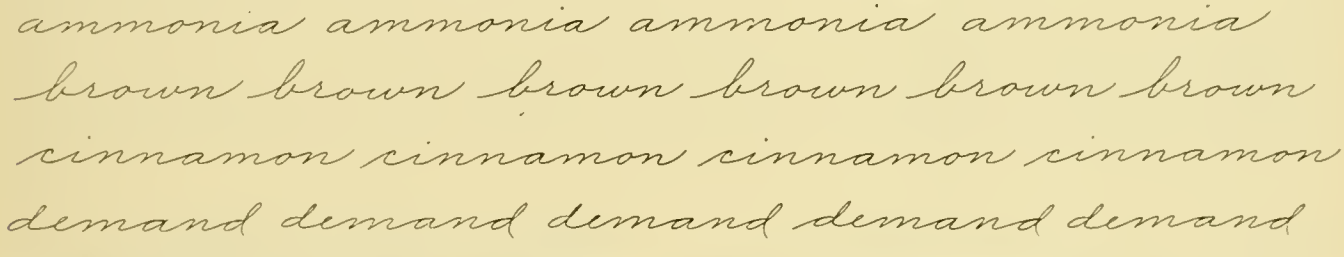
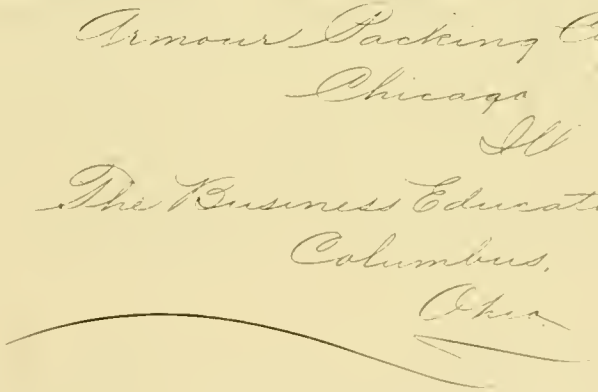


Plate No. 31. This plate will give you an opportunity to do some fine review work upon the small letters. Write several pages of this work and give careful attention to arrangement of your page as well as position of hand and body.

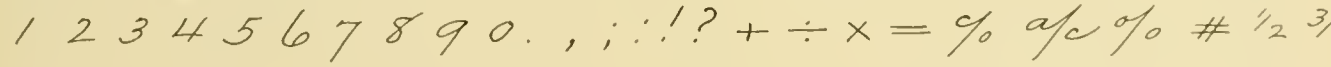
E. R. Wilson, Bakersville, Ohio, sent us some specimens of his penmanship after following the work in our book, Lessons in Ornamental Penmanship. The specimens are very good, showing that Mr. Wilson can become a skilled professional penman. His work is especially strong in imitative qualities and precision.

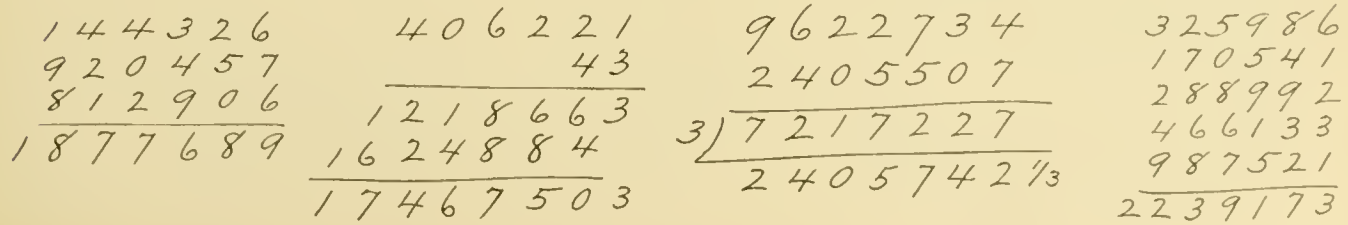
Some of the finest specimens received from students following Mr. Darner's lessons in business writing for September and October have been received from M. E. Maldonado, Barros, Porto Rico, who is a rural teacher, which shows that the people of Porto Rico are coming to the front in penmaoship. We hope to get a specimen from Mr. Maldonado soon which we can publish in THE BUSINESS EDUCATOR.

A list of 64 subscriptions is at hand from Mr. A. P. Meub, penman in the Polytechnic High School, Santa Ana, California. Mr. Meub is an exceptionally fine penman and boils over with enthusiasm. He reports finding his work exceptionally pleasing in that sunny city.

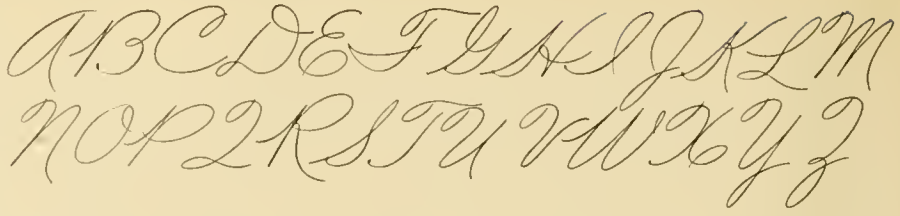


C. S. Bedinger, Stillwater, Okla.





Business Penmanship
T. COURTNEY,
Penmanship Teacher in Academy of Idaho, Pocatello, Idaho.
Send self-addressed stamped envelope with specimens for criticism to Mr. Courtney.



Aspiring young penmen often marvel at the wonderful skill of such men as L. Madarasz, A. D. Taylor, E. W. Bloser, C. P. Zaner and F. B. Courtney. The question arises did these men have inherent qualities of mind not possessed by the ordinary person ? I am not prepared to state that they did not possess a certain amount of native talent to start with. Possibly their nervous systems were so constituted as to produce more perfect co-ordination between the mental and muscular processes than is possible with ordinary mortals. If these men did possess any such inherent qualities, these qualities aided them only indirectly. The qualities most vitally concerned in developing the fine penmanship of these men were *perseverance, determination* and *enthusiasm.*

It is of the last mentioned quality in particular that I wish to speak, because without enthusiasm perseverance and determination are scarcely possible. There is no doubt but that many young people have learned to write a practical hand with little or no real enthusiasm, but they certainly never attained to more than ordinary skill. Without enthusiasm no great success is possible in any line of effort. Every person who has reached the top, every person who has been a real power in the affairs of men, has been an enthusiast. Enthusiasm is the magic quality that makes all work easy. Enthusiasm makes all the rough places on the road to success smooth. *Get enthusiasm.*

Can you sit for hours and practice penmanship without a thought of the passing time? Yes, if you have enthusiasm. Let me tell you how to cultivate enthusiasm in writing. Hold yourself down to the practice of a certain exercise until you can do it extremely well and you will then begin to like the work. This is the beginning of enthusiasm. You like to do the things you can do well. From liking to do a thing, it is just a short step to real enthusiasm. It will take many, many hours, days, weeks, even years to become a very fine penman, but there will be no labor if you develop enthusiasm—it will be all pleasure, not work.

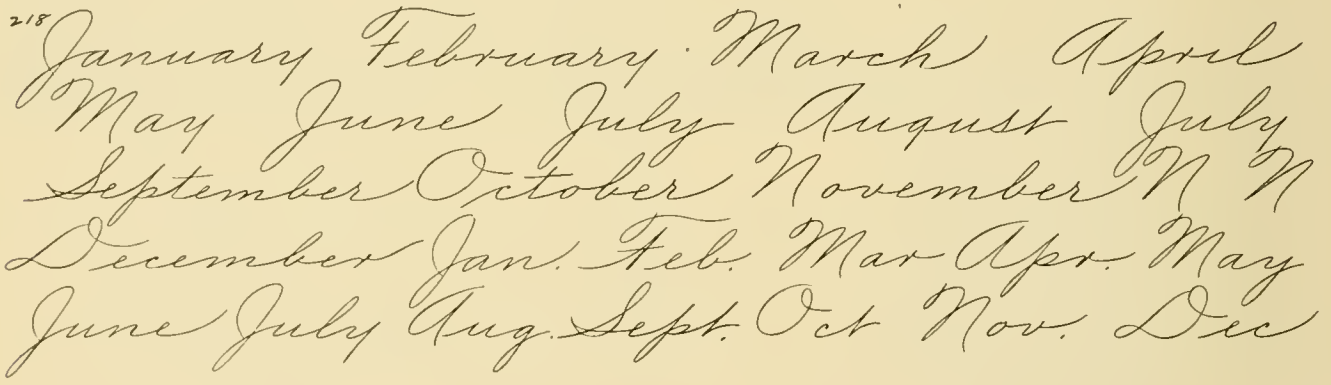
Again allow me to repeat, *get enthusiasm* ! It's the greatest thing in the world.

Copy No. 218—Here we have the names of the months and abbreviations. Practice each word carefully. See whether you can equal or excel the copy.

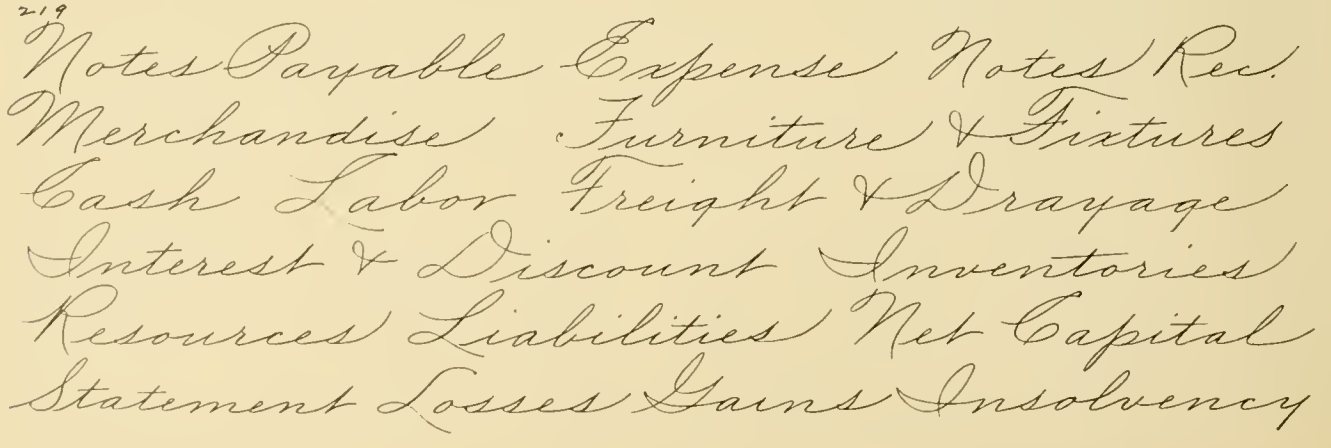
Copy No. 219—In this copy you will find terms you are constantly using, if you are a commercial student. Study and criticise. Get into the right mental condition. Apply yourself enthusiastically. Watch constantly your position and movement.

Copies No 220 to No. 223—While printed forms are ordinarily used for receipts, notes, checks and drafts still you should be able to write each form off-hand should occasion arise. Study the arrangement of each copy, as well as the form of the letters.

Copy No. 224—Life and dash are the leading features in the production of a good signature. Get plenty of curve in connecting lines in the joining of capitals. You will need lots of freedom and reserve strength of movement to write these signatures in a dashy pleasing manner. Write several pages of each name. Try to work out a nice signature for your own name.



218 January February March April May June July August July September October November N N December Jan. Feb. Mar Apr. May June July Aug. Sept. Oct Nov. Dec



219 Notes Payable Expense Notes Rec. Merchandise Furniture & Fixtures Cash Labor Freight & Drayage Interest & Discount Inventories Resources Liabilities Net Capital Statement Losses Gains Insolvency

220
$2.5 50/100 New Haven, Conn, 4/15/14.

Received of Browing & Kilmer
Twenty-five 50/100 ——— Dollars
to apply on account.

O. B. Keene & Co.

221 $1570 45/100 Columbus, O., July 3, 1914.

Thirty days after date I promise
to pay Holmes & Co. ——— or order
Fifteen hundred seventy 45/100 Dollars,
value received, with interest.
No. 79.

James Goodwin Co.

222 Chicago, June 10, 1914.

First National Bank.
Pay to the order of C. P. Janer $140 00
One hundred forty 00/100 Dollars
and charge to account of

Cyrus Handy

223 Pocatello, Ida., Apr. 1, 1914.

Twenty days after date pay to
A. H. Klingerman or order $75 00/100
Seventy-five 00/100 ——— Dollars
and charge to the account of
To R. M. Bowers & Co.
Boston, Mass.

T. Courtney.

224 Signatures.

L. M. Kelchner C. W. Hammond
C. P. Zaner A. H. Ross E. A. Fearon
A. G. Healey E. E. Gaylord
Jno. D. Griffith Jno. R. Carnell
T. Courtney A. K. Williams
C. E. Doner D. C. Bartow J. D. Todd

Mr. S. O. Smith, of Hartford, Conn., who recently conducted a course in business writing in the B. E., is surely setting a very high standard in penmanship. We received an ornamental letter from him which is one of the finest we have received for many-a-day. Mr. Smith is certainly deserving of great credit for the work he is doing along penmanship lines.

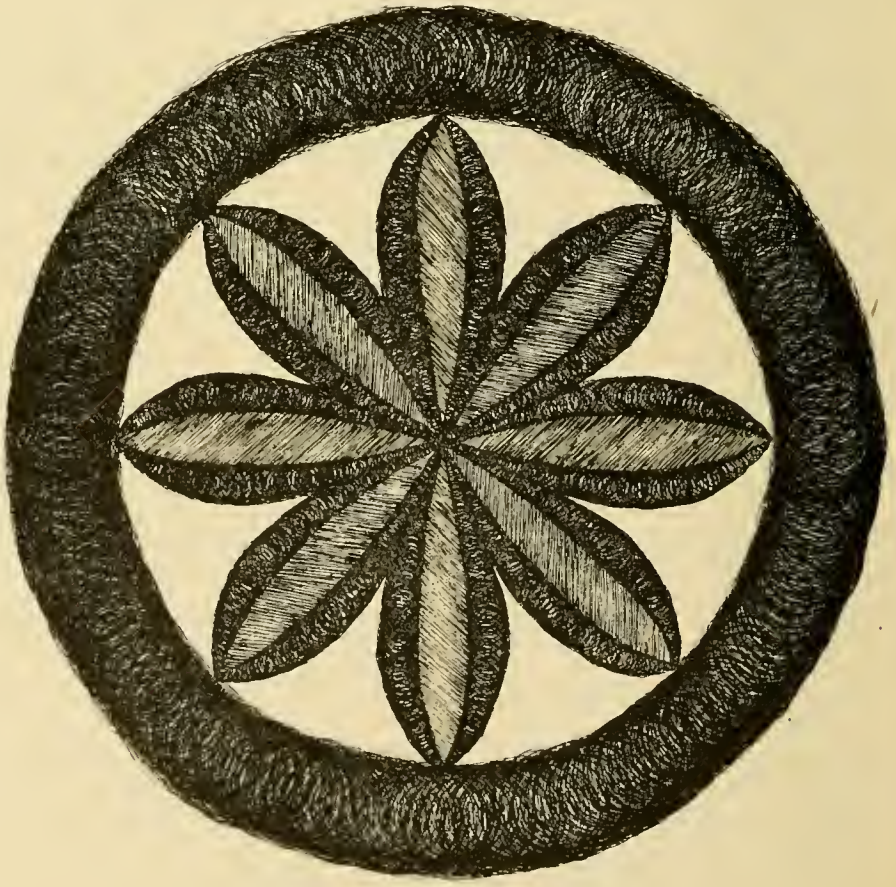
A large list of subscriptions has been received from the Bliss Business College, Columbus, Ohio. This school has the best enrollment in its history. There are about five hundred students in daily attendance, which speaks well for the institution and its teachers. This is not only one of the largest but one of the best in the state. It is doing splendid work for the young people in this section of the country.

W. H. Wherley, of the Draughon Practical Business College, Rockford, Ill., sent us a postal card containing plates of his flourishing and ornamental writing. He also signed his name to the card in a very beautiful ornamental style, which shows that he has considerable ability along penmanship lines.

W. E. Blosser, of the New Castle, Pa., Business College, favored THE BUSINESS EDUCATOR with a large list of subscriptions. Mr. Blosser is a wide-awake teacher of writing. Even though he writes a strong business hand, he is continuing to practice on the work given in THE BUSINESS EDUCATOR. Thus he is enabled to give his students the very best instruction. His work on Mr. Darner's lessons is some of the best we have received during the past month.

Hurrah for the Ferris Institute! As usual, this prosperous and well-known institute will use THE BUSINESS EDUCATOR this year. We are just in receipt of a club from George W. Collins, penmanship instructor, numbering one hundred and fifty-seven subscriptions. This institute has turned out a great many students who are now fine professional penmen; and out of this list of subscribers we anticipate some very good work in penmanship and, no doubt, a few may follow penmanship professionally.

A list of forty-three subscriptions has been received from H. P. D. Garrett, Baltimore Business College, Baltimore, Md., which indicates prosperity and good interest in penmanship in that institution.



An unidentified movement exercise of merit.

I submit this as a sample specimen of my business writing after practicing "Zaner Method." Also lessons found on last two editions of B.E.

Yours very truly,
M. E. Maldonado
Rural Teacher

This is a fair average specimen of writing of the teachars of Porto Rico where they began arm movement in 1913. How about the average rural teacher's penmanship in the U. S.? In justice let us say it is improving in many communities.

SPECIMENS

Some very practical, well-written specimens have been received from the pupils of J. A. Buell, Minneapolis, Minn., Business College. Mr. Buell is a very practical teacher of business writing, and each year he is successful in getting quite a number of his student to win the B. E. Certificate. Out of the specimens which he sent, sixteen were up to the certificate requirement, which means that Mr. Buell is setting a high standard for the coming year.

We received an express package of brush and pen work from D. Beauchamp, 22 Victoria Street, Montreal, Canada, which was a pleasure to examine. We regret exceedingly that the work was too delicate to engrave for the B. E. Mr. Beauchamp is one of our finest engrossers. His strong point is illuminating and color work, and he is a very careful, painstaking and skillful artist. Anyone who has a little spare money and wishes to get something unusually fine for his scrap book or a specimen to study will do well to write to Mr. Beauchamp.

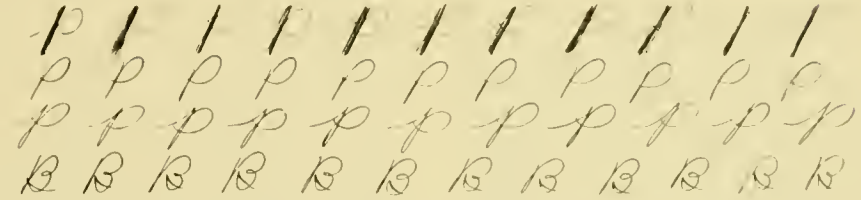
Mr. Oscar Warp, of Minden, Nebr., a rural school teacher, is doing splendid work in writing as shown by his own penmanship and specimens from his pupils. Mr. Warp says his penmanship class is the most interesting of all. This is due to the fact that he writes well himself, and inspires and not merely instructs his pupils.

Some of the finest specimens we have received for some time are from the pen of Mr. H. J. Ennis, Portland, Ore. The work is in thin ink or we would engrave some of it for the B. E. readers. Mr. Ennis is quite fine in both ornamental and business writing, and is also skilled in lettering.

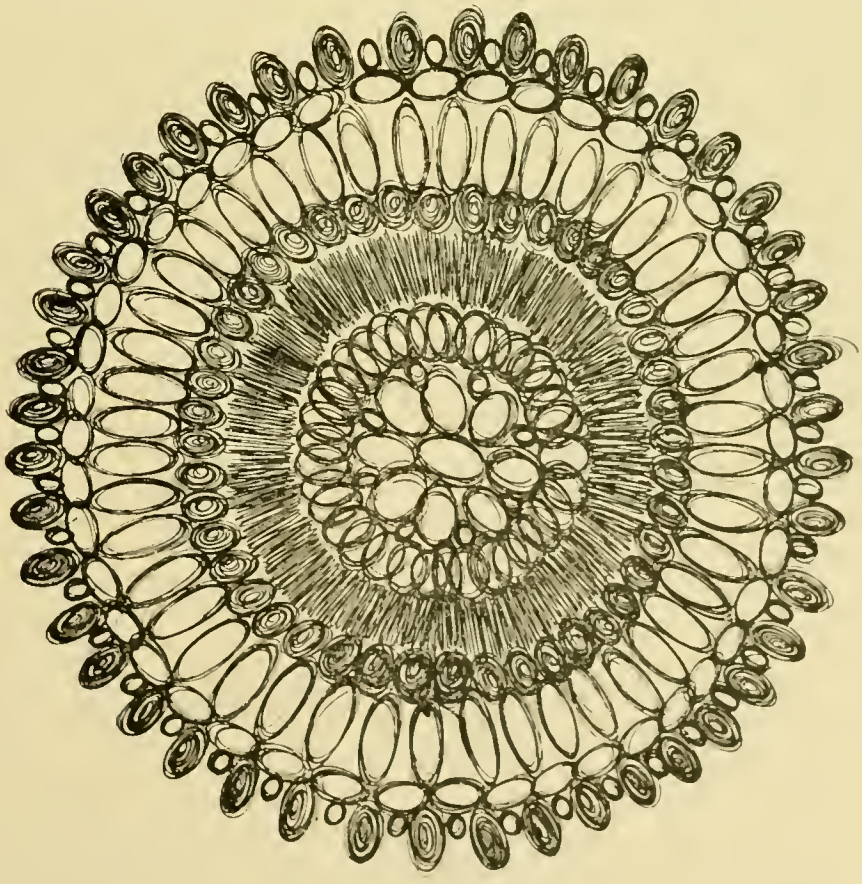
Mr. A. R. Merrill, supervisor of writing, Saco, Me., is not only one of the best supervisors of writing in the country, but one of the finest fellows as well, and one of the finest penmen in our profession, equally expert in business and ornamental writing. Specimens recently received show retention of his long-time skill.

Those Specimens

Lupfer of the B. E. staff is being kept busy writing specimens for club raisers who sent in twenty-four or more subscriptions; in fact, THE BUSINESS EDUCATOR has been swamped with subscriptions. This is gratifying to us for it shows that our efforts to give the "best ever" are appreciated. We in turn wish to thank each one who has contributed his share.



By T. C. Andrews, Stamford, Conn., who is following Mr. Darner's course. This shows what is being accomplished by those who follows the lessons in the B. E.—and many are doing as good as the above.



By Antoinette Klein, student in Webster City, Ia., Business College, E. W. Schilling, teacher.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE SUPERVISOR OF WRITING

NUMBER NINE.

Responsibility

Some one has well said that "Responsibility gravitates toward willing shoulders," with emphasis on the *will*. And as a consequence, some supervisors seek while others shun responsibility. It is a human quality combining self-possession, or the want of it, and diplomacy.

The supervisor's chief responsibility is to organize and train the teaching force into an efficient, co-ordinating body bent on developing good writing and determined to eliminate poor writing. *How* this shall be done is a matter of personality, locality and opportunity. These vary, and the responsibility of the supervisor is tested by his success in determining *the best* way for his locality and teachers.

There is no one way that is best for all; there is some one way that is best for each; there are things common to all and peculiar to each; the responsibility of the supervisor is to determine the things that are *common* to all as well as those which are *peculiar* to each.

Some reach and teach and inspire their teachers best by *showing*; others by telling, outlining and commanding.

Some school conditions provide monthly teachers' meetings for training purpose—to keep old teachers young and going and to train young ones into old, tried and proved ways.

Other systems rely upon bulletins, inspections and comparisons for enlightment and stimulant. Still others sidestep the supervisor and spend the money for correspondence criticisms.

The responsibility of the supervisors should discover the best way to improve the writing with the minimum of effort on the part of teacher and pupil and in the minimum of time. Conservation of time and effort and increase of efficiency on the part of teacher and pupils is one of the things that creates a supervisor and centralizes and localizes penmanship responsibility.

How much of the teaching shall be done by the supervisor and how much by the regular teacher is naturally determined by the size of the city; also by the relative experience of supervisor and teacher.

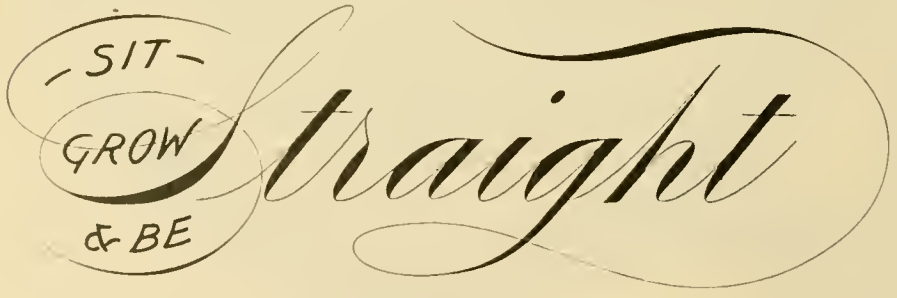
The training of new and young teachers is a very important part of a supervisor's numerous tasks; that one phase alone in time determines the efficiency of any local organization. One inexperienced or weak teacher can easily undo and undermine the work of two good ones.

That the supervisor of writing is "worthy of his hire" is evidenced by the fact that they are multiplying and occupying more and more responsible positions each year. Supervisors serve and those who serve best, see responsible positions open up to them from year to year.

Mrs. A. A. Carpenter
announces the marriage of her daughter
Maude Edith
to
Mr. John H. Kutscher
Sunday morning, October the eighteenth
one thousand nine hundred and fourteen
at six-thirty o'clock
Plymouth, Ohio

At Home
After October twenty-fifth
227 East Second Street
Chillicothe, Ohio

Mr. and Mrs. Joseph Busch
announce the marriage of their daughter
Anna M.
to
Mr. Winfred L. Holt
on Wednesday, October the fourteenth
Nineteen Hundred and Fourteen
Boise, Idaho



If teachers and pupils could only appreciate that "You can't grow straight sitting crooked", better positions and consequently better health would result. More spines are permanently bent in the schools than is surmised. Not how we stand, but how we sit, is of vital concern to students and office workers.

Obituary.

On October 6th, Mrs. O. G. Martz, wife of the Supervisor of Writing in the Norwood, Ohio, public schools, passed to the life beyond, leaving her husband and five boys to mourn her departure. Mr. Martz's many professional friends join with us in wishing him strength and courage to overcome his grief and surmount his difficulties..

N. E. Ohio Penmen,

The penmanship teachers and supervisors of Northeastern Ohio carried out a very interesting and instructive program in connection with the Northeastern Ohio Teachers' Association at Cleveland, Ohio, October 23d. Mr. W. C. Faust,' supervisor of writing and drawing of Canton, Ohio, presided. Mr. S. E. Weaver, supervisor of writing and drawing of Niles, Ohio, and Mr. N. Fitgerald, commercial teacher and supervisor of writing, Warren, Ohio, discussed ably the questions of Tests in Writing as done in the writing lesson or in other written work, and whether normal schools should require writing of teachers. As a result of the discussions it was recommended that the normals of Ohio should give the same attention to writing that they give to other elemeotary subjects. Some four dozen teachers, supervisors and well known penmen were in attendance, making the meeting enthusiastic and helpful. The other associations in Ohio ought to maiotain a similar section for penmanship teachers.

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Of the Professional Edition of the Business Educator for Dec., 1914

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TALKS ON LAW, Arthur G. Skeeles, Elwood City, Pa.

THE FUNDAMENTALS OF ADVERTISING, Melville W. Cassmore. Seattle, Wn.

SIDE LIGHTS ON COMMERCIAL LAW. P. B. S. Peters, Kansas City, Mo.

COMMERCIAL GEOGRAPHY, F. M. Bedinger, Hancock, Mich.

BUSINESS AND MENTAL EFFICIENCY, J. S. Knox, Cleveland, O.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ARITHMETIC, F. D. Mitchell, Strayer's Business College, Philadelphia, Pa.

ENGLISH, C. E. Birch, Prin. Haskell Institute, Lawrence, Kans.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

Latin and Greek

I have not succeeded as yet in locating with a high school or business college, but I intend to do so as soon as possible. The so-called academic teachers look with suspicion on any work that is merely useful—and are not ashamed to teach both Greek and Latin while the unhappy student cannot either write or speak English intelligently. You can imagine that I do not like such surroundings. If there is one set of parasites that deserves to be eradicated from the schools it is the teachers of Latin and Greek. They have no valid excuse for being, and I hope to see the day when neither Latin nor Greek will be taught in the schools nor required for admission to college.

The above is part of a letter recently received from a wide-awake commercial teacher in a preparatory school. The institution in question is evidently not up to the "latest minute" in matters pertaining to education or they would recognize the practical as being as important as the theoretical, and the bread winning as important as the cultural. Colleges largely are beginning to recognize that technical training in any line is educational and valuable, and that Greek and Latin are of value only in so far as they relate to certain lines of scholarship and special professions.

On the same principle that democracy is destined to be written in larger letters in the governments of Europe, so the practical is being written larger each year in the curriculums of educational institutions. As humanity learns that there is no more real culture in the study of Greek and Latin than in gaining a useful knowledge needed here and now, it will shift its ideas and ideals. This shifting has been going on faster the past decade than the average person surmises.

Attend the National Commercial Teachers' Federation Convention, Chicago, Dec. 28-29-30-31, 1914.

Marshall's Mental Meanderings

Applied Penmanship Bro. Zaner has mildly admonished me to be a little careful as to how I meander into the arena devoted to penmanship discussion. In view of my own crabbed chirography, with which he has an all too painful familiarity, I can readily understand that he may entertain a hidden conviction to the effect that it must take a lot of nerve on my part to intrude any kind of an opinion relating to penmanship.

Nevertheless, even from my viewpoint as a rank outsider, I think I have observed one or two things, that have been overlooked, or at least neglected, by those in authority.

The nub of this particular criticism is that the average pupil in the advanced, or finishing class in penmanship, gets little or no actual practice in writing under the conditions that he must write when he takes an office job. I find, for instance, that in the schoolroom, the student writes on ordinary blank sheets of writing paper, lying on a level desk, and with plenty of room to move his arm freely, and with little or no restriction as to the size and spacing of the characters he pens. Whereas, in the office job, he usually has to write within a fixed space, and in blank books, the pages of which are not level, or adjustable to his own position, etc. In a modern business office, the pen work consists almost wholly in filling in forms, such as receipts, bills, checks, and the like, or else in making entries of names and figures in narrow columns. There is almost no work in solid or body writing on blank paper, such as the student practices in the penmanship class. Now I have had considerable experience with my own office employees, and clerks, and it is my opinion that no school course in penmanship is complete which does not supply at least some practice in writing up business forms, making entries, and headings in columnar books, etc. I believe it would be a good thing for practical teachers of penmanship to make occasional excursions among business offices, and see just what kind of pen work is required.

I may as well admit that this is not altogether my own idea. I have found a number of writing supervisors who hold the same views. I have also found a number of enterprising teachers of writing who are doing just the things herein suggested. I shall like to hear from some of the great penmen who are entitled to speak with authority upon this, as it seems to me, very important and certainly not impertinent matter.

Another Case of Bossism Fairs from an empire down to a country school district that are not affected with the bumptious boss, who insists on running things in his own way, for his own selfish purposes, and in contemptuous disregard of the majority. The National Shorthand Reporters' Association is the latest institution to be thus affected. As usual, the fight is between a few old hard-headed mossback "leaders", and a younger element who have ideals. Specifically the fight is over the question as to whether the reporting service of the U. S. courts shall be put on a civil service basis, or whether the jobs shall go by the political favoritism. Of course the boss element wants the latter plan, and opposes any scheme of things that might bring to an end the present unofficial reporting conditions in Federal Courts, which are a generation behind the times, and bring the beneficiaries of it into competition for official appointment with abler reporters who are without political pull and seek no advancement except on their merits.

The matter has agitated the Shorthand Association for several meetings, but until the recent convention at Atlantic City, the bosses have been able to stave off action. This time, however, the civil service advocates won out, or thought they did, and passed, by a large majority, a resolution providing for a general postcard referendum of the question to the whole membership. But it transpired that the bosses control the Legislative and Executive Committees, and now these functionaries are besought to arbitrarily refuse to carry out the will of the Association, upon the trumpery excuse that "undue publicity" has been given to the propaganda of those favoring the civil service program. So it seems now to be a question as to whether the tail shall wag the dog.

It will interest the friends of the civil service principal to learn that the fight has already been carried into Congress and that the bosses have scored first by the passage of an anti-civil service bill (The Watkins Bill) through the House, which provides for the unrestricted appointment of the reporters by the judges. The civil service McCoy bill (known also as the "Shorthand Club" bill because it was drawn by the Shorthand Club of New York) has been introduced into the House by Congressman McCoy, of New Jersey, and a successful hearing held on it in committee. The fight will come up next session upon an effort to have the McCoy bill incorporated as an amendment to the Watkins bill.

Lovers of fair play will watch with interest the result of this fight. New York has competitive civil service for her court reporters and it has, of course, resulted not only in the great improvement of the service, but in making shorthand reporting in that state a dignified and standardized profession,—something that it distinctly is not in many other states. The McCoy bill has the hearty support of President Wilson, ex-President Taft, and many other eminent public men, and a large majority of the Federal judges. It has, also, the endorsement of the National Civil Service Reform League.

Shorthand teachers who have at heart the welfare of their profession should get busy with their senators and congressmen in the interests of the McCoy bill, which will increase the opportunities of the young reporters, and the better class of shorthand men generally, and take this matter of selecting the Government court reporters entirely out of the hands of the bosses and politicians, and put it on the same basis of merit that governs other departments of governmental service. Every writer of shorthand who expects to be something more than a dub, should write to his representatives in Congress, asking them to support the McCoy bill.

Shorthand Against the Stenotype I have before me a copy of the Stenotype for September, in which the editor claims a sweeping victory for the stenotypist in the speed contest at Atlantic City. According to this report, the

shorthand writers were not in it at any stage of the contest. Now comes the October issue of the Shorthand Writer, (whose editor contributed theChampionship Cup—which has been contested for on five occasions) with the statement that all the honors were with the shorthanders who "triumphed over the machine writers." It would seem as hard for the absentee layman to get the facts in this contest, as it is to learn whether the Russians or the Germans are getting whipped in Austria. Will some disinterested party kindly supply the truth without frills, that is, if the censor will let the truth come through?

The Fakers Still Flourish At the recent meeting of the Commercial Schools' Credit Association in Chicago, the list of commercial school proprietors in the United States and Canada, to whom it is unsafe to ship books except when the order is accompanied with cash, was increased to more than one hundred. It is interesting to note that the most of these irresponsibles hail from the South, especially from Arkansas, Oklahoma and Texas, where the atmosphere seems to be especially conducive to the business school faker. The records show that many of these sharks slide around from one town to another, changing their names as they go, or else using some indefinite flamboyant name, like "The International Collegiate Institute" or "The National Association of Colleges", etc.

Why don't the State pass laws to put these quacks out of business? It would be done if the reputable commercial school men would join in asking for it. Educational shysters are even more harmful than quacks in the medical and legal profession. I do not believe any man should be allowed to set up as a schoolmaster anywhere, or for any purpose, until it has been shown by competent authority that he is qualified for the job and in a position to render the service he asks the people to buy. Only the incompetent could object to such a law.

The Federation At this writing, all the signs indicate that the forthcoming meeting of the Federation of Commercial Educators at Chicago during Christmas week will be a great success. The fact that men like R. H. Peck, W. L. Read, J. F. Fish, Otis L. Trenary, and other captains of commercial education are at the helm and on the bridge, is a guarantee of a "good trip" again this year. It is planned to make this meeting exceptionally profitable to the working teacher who goes to the meeting to get good ideas, either new or old, and to subject his own ideas and methods of discussion and criticism. It is this element of the membership of the Federation, and this alone, that makes its meetings really worth while. It is a pity that the holiday season seems to be the only feasible time for holding this meeting. There are a lot of us who do not relish being pulled away so soon after our Christmas turkey, when we should like to be at home watching the kiddies perform with the new bounty of Santa Claus. Also, we like a chance to enjoy some of the good things in the way of entertainment at home that are usually crowded into the holiday season. But then, at the Federation there is always the compensation of foregathering with our old professional cronies, to back-slap and swap horse stories with Zaner, and Gaylord, and Palmer, and Merville, and Rowe, and Enos and Uncle Bob Spencer, and Loomis, and Jim Lyons, and Cadwell, and Hostetler, and Spangler, and Admire, and a host of other old timers, not to overlook the younger fry like Walt. and Gene Read, Spellman, Scott Miner, and ubiquitous Jimmie Baker, the most irrepressible kid of all. Yes boys, the fun alone is well worth the trouble and more, and I hope none of you will stay away. We're here now, and we shall be under the daises a long, long time.

A Few Short Meanderings Do you recall the Aesop fable of the wolf who devoured the lamb, because, as he alleged, the lamb had fouled the wolf's drinking water? Doesn't it make you think of Belgium and the Kaiser?

The Stenotype is to abolish shorthand, some of the enthusiasts tell us. Just so. I remember reading in the early 80's that the typewriter was going to abolish the pen, but I notice the pen is still pretty well, thank you.

Sometimes a man tells you that he never knocks his competitor, but he says it in such a way that his very look delivers a knock like a twenty pound steel sledge.

School Proprietor: Were you under a contract in your last employment?

New Teacher: Yes, for one year.

S. P. Why did you quit?

N. T. I found you had a better job. Was my predecessor under contract with you?

S. P. Yes, for one year.

N. T. Why did you fire him?

S. P. Because I could get you for less money.

Which suggests David Harum's observation: "There is as much human nature in some people as there is in others, and sometimes more."

The German, French, Russian, and Austrian socialists who were so recently filling the air with talk about the brotherhood of man are now entbusiastically annihilating one another with lydite bombs. Can't you almost hear the chuckle of the Kaiser and the Czar?

The prolific author of some trashy Broadway plays has delivered himself of the sage opinion that Shakespeare was "no great 'Shakes' after all." I recall that Mark Twain once observed that he would not cross the street to hear Bob Ingersoll on the "Mistakes of Moses," but that he would travel all the way to Siberia to hear Moses on the mistakes of Ingersoll. I should like to hear what Shakespeare would have to say about some of these things we are getting under the name of the modern drama.

I note with approval that most of the $90,000,000 special revenue that Uncle Sam has to raise because of the European war, will be paid by the fellows who titillate their gullets with tobacco smoke and alcohol. The titillators have no good grounds of complaint that I can see. If they can't afford the tax, they certainly can't afford the smokes and the drinks, and they can better their health as well as their bank accounts by cutting out both.

Speaking of tobacco, the author of a spelling book considerably in vogue, gravely informs the student that a cigar "is a roll of tobacco prepared for smoking." It was most thoughtful of this careful author to convey this important information. I hope that in his next edition he will not forget to make known the equally important truth that water is a well-known liquid often used for drinking purposes. Our text book authors sometimes exhibit an intelligence that is almost human.

Another Iowa Idea. Mr. J. W. Hammill of the Hammill Business College of Council Bluffs, Iowa, has put into practice a helpful, and so far as I know a new idea, that ought to be passed along. He secures each week a lecture on some matter of current interest that will add to the information and culture of his students. Among subjects covered during the past year were the following:

"1. Meeting of the Mayor of the city with all of the Ex-Mayors together with the Mayor of Omaha, who discussed the mutual needs of the two cities.

2. City Finances, by the City Treasurer and County Treasurer.

3. City Health and Fire Protection, by Chief of Police and Chief of the Fire Department, and State Fire Marshal.

4. Comparison of American and European City Governments by the Council Bluff's delegates in the European tour.

5. Speech by Governor Clark of this state on the State Taxation problem."

Among subjects planned for the present year are:

"1. An expert on French History, who will discuss France and the French

2. England and the English by a prominent local British-American.

3. Germany and the German Cause, by a member of the Nebraska University, Board of Regents.

4. Russia and the Russians, by a Russian-American, formerly president of the Omaha Board of Education."

It hardly needs saying that these lectures are not only valuable to Mr. Hammill's students, and greatly appreciated by them, but they also interest many outsiders, and are reported by the local press in a way to give valuable publicity to the worth and work of the school. That business education has a narrowing materialistic tendency has often been averred by its critics. While it is not likely that this charge is any more true of business education than it is of any other form of technical training, it has enough of a basis in truth to make it highly desirable that business students be given every feasible opportunity for broadening their views of life, and making them more generally intelligent as to what is going on in the would outside of business. Mr. Hammill's method of doing this certainly deserves attention and commendation.

Accountancy The Bed Rock. I am glad to notice that thoughtful business school men of the higher order are more and more inclined to recognize the prime importance of accountancy as a basis of a thorough business education. I notice that in many schools, they are putting in courses in salesmanship, office methods, office machinery, advertising, cost accounting, etc., but I think that some of these school men have overlooked the fact that none of these can be applied practically by anyone who is not well grounded in the possibilities and conditions of a business as reflected in its accounts. In fact, any so called course in office methods, etc., that does not include a knowledge of accountancy methods, is necessarily superficial and inadequate. No business manager or sales superintendent can render adequate service unless he understands the accountancy of the establishment. Of course, I am not talking about mere bookkeeping—the technical work of a posting or entry clerk—that can be learned by almost any dub who can use a pen and add, I mean a *knowledge of the business organization* as shown by its statements and profit sheets,—the elements of accountancy in fact, as it is practiced and understood by men who organize large business affairs. One trouble with the average business school has been that it has contented itself with turning out mere clerks and mechanical bookkeepers, instead of requiring its students to dig deeper down into the fundamentals of business organization and management. Some have concluded that this cannot be done in any school, but the facts are that it is being done in many schools, and it will be done in many more. Business organization, including an analysis of costs, production, overhead, profits, etc., is mainly a matter of method and scientific principles, the same as civil or mechanical engineering, applied chemistry, military maneuvers, navigation, and many other human affairs that for generations have been successfully taught in technical schools. No business school with instructors who understand accountancy and its application to business management, will have any trouble in teaching it. If anybody thinks that real accountancy and business organizalion cannot be taught in a school let him visit Mr. McCarthy's department inthe Packard School of New York, or Mr. Stowell's School at Providence, the Boyles School at Omaha, or any one of a few dozen others I might mention. It is time for some of our good brothers to wake up and get busy. The day has gone by when a business school can succeed and be nothing more than a clerk factory.

Mid-Pacific Institute, Honolulu, Hawaii, is represented on our desk by a catalog, bespeaking a progressive institute. Two or three schools have recently been combined into one school. In one of the schools for boys, we find a well organized commercial department under the direction of Merle L. Copeland, in which shorthand and the usual commercial subjects are efficiently taught. As many as twenty-six nationalities are represented in the Institute, making it truly cosmopolitan. However, most of its patronage is local and from the East. Buildings are fine and located on a tract of fifty acres, devoted to park, garden, play, athletic and agricultural purposes.

Mr. A. C. Clifford, of Pittsburg, recently of the Zanerian, is the new teacher in penmanship in Temple University, Philadelphia. Mr. Clifford is a young man of exceptional qualifications and character,whom our profession will hear more of later on.

SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

Kansas City, Mo.

Director of Business Course Manual Training High School.

SYSTEM OF JURISPRUDENCE

CONTINUED FROM NOVEMBER

The genius of nations has always been highly manifested in certain definite and concrete forms. We are indebted to the Greek for the development of Literature and Art; to the Hebrew for his theology; to the Arab for mathematics; and the Roman has given to the world the quality and universality of law.

The great body of the civil law of Rome grew out of the commentaries on the Twelve Tablets. The laws of these tablets were framed 451-449 B. C. by two sets of commissioners consisting of magistrates, called the Decemvir. They formulated a code which was published on twelve bronze tablets, and these were posted in the city square or Forum. There is a tradition that these laws were based upon the reports of deputies sent to examine the famous laws of Solon, the great Greek law giver, and that in some instances they followed the model so closely that the exact words were copied. The other view is that these tablets were an enumeration in words of the previous existing customary secular laws as applied to the patrician and plebian alike.

One thousand years after these tablets had been given to the Romans, Justinian, a Roman ruler, with the assistance of an eminent lawyer, digested, simplified and codified the great mass of laws, opinions, and commentaries that had accumulated, during that time, and formed from them a body of laws called The Justinian Code, the Pandects and the Institutes. This work of Justinian, which was the greatest of the age and for which he has been justly called the "lawgiver of civilization," has formed the basis of the jurisprudence of Continental Europe, is usually referred to as the Civil Law. There are also traces of this law in our common law as developed in England. For instance, the terms used in Bailments derive their names from the Roman Law; there are also many other indirect connections.

THE GREAT BODY OF LAW

The great body of our law—the common law of England—is a direct heritage, brought to us by the early colonists. It was the substratum of the jurisprudence of the thirteen colonies first adopting the Constitution of the United States. Other states formed out of this original territory came under the dominion of the same law. It is a settled policy that whenever a country is acquired by treaty or purchase, it retains the law in force at the time of the change until it is abrogated or altered by its new masters.

California, Texas, Missouri, and Arkansas have adopted by express legislative enactments the common law in force in England at the time of the settlement of the English at Jamestown in 1607. Louisiana is the only state which has retained as the basis of its jurisprudence any other law although Florida, California and New Mexico show some traces of Spanish influence in their laws. Louisana was a part of the territory ceded to this country by France, and it kept the Roman civil law in effect at the time the grant was made.

THE LOUISIANA LAW

All law has the same ultimate object—the safe-guarding of liberty and property rights. The civil law that prevails in Louisiana is founded upon the Roman Law coming through the Code Napoleon compiled in 1810. Under these laws, the individual is as sufficiently protected as in any of the common law states. The chief difference between the foundation law of this one state and that of the other states of the Union is in the matter of the court procedure—methods by which suits are instituted and conducted. In the courts of practically all the other states there is a law side and an equity side, and the two are not confounded. In Louisiana there is no equity side, the law and equity being passed upon in the same proceeding. The Civil Law pertaining to the family is also considerably different. Under the Roman law the father had no power to bequeath his estate to strangers, but if a minor married without the consent of his parents he might be disinherited. Before the law was changed by the legislature a married woman could borrow money to pay her husband's debts. Neither the husband nor wife has any legal right to property which one or the other may have acquired prior to marriage. The wife's value in taking care of the home is considered equal with that of her husband, and therefore, she is entitled to half of whatever he earns. Chattel mortgages are unknown under the "Code," although this has been changed by statute. Property devised by will can only be in certain fixed proportions and the law relating to Real property is much simpler than that of the common law states. But in the main the laws do not differ any more radically from those of the other states than the laws of the other states differ from each other.

HOW A LEGAL PRECEDENT WAS MADE

Several hundred years ago, Thomas Thornborow and John Whitacre, two farmers in England, met one day, possibly through the design of one of them, by the other's farm. Now, Thornborow thought he was sharper on a trade than most any other person for many miles around. Whitacre had equally an exalted opinion of his own ability when it came to an affair where he was required to take care of himself. So, after some bantering, Thornborow proposed to give Whitacre a 5-pound note if he, in return would pay two grains of rye on Monday following, four on Monday week, eight on the next Monday, and so on—doubling it every Monday—for a year.

A LITTLE LAW IS A DANGEROUS THING

Farmer Whitacre had an exceptionally fine crop of rye and incidentally he knew a few things. He knew that what Thornborow proposed was more rye than was grown in England in a year; he also knew a little law. But he accepted the offer and the money, intending to teach his neighbor a lesson. In due time Thornborow called for his two grains of rye. Whitacre laughed at him. He told him he could give him no rye but would give some law; and undertook to explain to his neighbor that it was an "impossible contract," and if he would come back sometime later he could have his "money back."

Thornborow refused to accept the advice or go back for his money, but went to see a real lawyer. In time a suit at law was the result, the lawyer seeing several possibilities in the case that Whitacre did not see, for Whitacre lost the case, his rye, and his other worldly possessions, in court costs and fees.

Whitacre was surprised to learn that "though the bargain was a foolish one, it held good in law; there was a consideration, and as for the contention that it was an impossible contract, it was impossible only in respect to the farmer's own inability."

So long as their is a consideration —something given or to be done or abstained from on either side—something of value—the courts do not bother about its sufficiency; every man must look to his own affairs, as many a man has found who lightly or foolishly enters into similar transactions. When a contract, however, is physically impossible at the time it is entered into, and both parties are aware of the fact that is another matter. And so, Thornborow versus Whitacre established a precedent for the guidance of other courts, and it is still one of the leading cases at common law cited in texts books and briefs.

ACCOUNTING

RALPH H. WRIGHT,

Irvington, N. J., High School.

Number 4. Capital Stock (Continued.)

In contemplatiog the issuing of stock for property rather than for cash payment the question always arises, "What is the real value of the property?" The courts bave given the accountants very little belp in regard to this question. They are at all times inclined to leave the determination of value to the discretion of the officers of the corporation. It is needless to say that a great variety of opinions, taken from statistics, as far as ascertainable, bave been shown by the directors and officers of companies. In the decision of a Federal Court the case of Stewart vs. St. Louis etc., R. R. 786 (1887), it was held that the purchase of a railroad bed, the construction of which cost $2,000 and for which the vendor had paid but $15,000.00 at the price of $200,000.00 bonds and $3,600,000.00 stock, was not a fraudulent transaction. However, the view-point of the accountant, although regulated to some extent by court opinion, is not the same as the legal. When the accountant is certain that the property purchased is worth the par value of stock issued there is no difficulty. An exchange of this kind would be similar to the exchange of merchandise for a promissory note. Where, however, the property is worth less than the value of the stock certain difficulties present themselves. There are two facts which the accountant should know, one being financial and the other legal: The first of these facts is the amount actually paid for the stock; if it is less than par value the difference must certainly be made manifest in the books. This difference must be maintained by the interposition of some correcting item. If the deficiency is collectible from the shareholders it must appear as an asset on the Balance Sheet. If it is not collectible then it partakes of the nature of a discount and should be treated as such. This last question of the collectibility of the deficit is the legal question and the second of the facts which should be known to the accountant, and is to be decided, in case of controversy, by the courts.

It is a well known fact, however, that discount on stock is seldom ever allowed to be shown. It is covered in one or two manners, as was hinted at in our previous article, on this subject. The proper Balance Sheet for a company which has traded $200,000.00 stock for a $100,000.00 plant would be as follows: (1)

However, such a transaction would probably be represented as, Plant $200,000.00 on the debit side of the balance sheet and Capital Stock on the credit side $200,000.00. In other words the value of the plant would be boosted to meet that of the par value of the stock. Many well-known writers and corporation experts maintain the opinion that such a subterfuge is quite correct. Although such an account, whether boosted or not, would have little effect upon the dividends, yet, in fairness to the public and to the creditors, such a method cannot be commended. Even the stockholders ought to know the accurate state of affairs. The second method is to include a questionable asset which would make up the difference of the deficit, such as Goodwill, Franchise, Patent Rights, or some similar item. If Goodwill or Franchise or any other asset of similar nature has been previously purchased, then no objection can be made to its being entered on the Balance Sheet; but where it is used simply as a subterfuge as in the case given above, it is certainly not in accordance with the "fundamental principle of truthfulness in accounting.

Let us consider a problem of similar nature such as "the Watering of Stock." In a case of this kind to the accountant the amount of stock issued has practically little bearing. A transaction of this nature does not increase the value, or the real prosperity, of the enterprise. The rental value will remain the same. Also the division of profits will continue the same, as if there had been no watering, for the stockholders. Even the market value of the stock will, as in any other enterprise, finally be gauged according to the dividends earned and declared. The actual watering of the stock itself may give rise to certain complicated issues but in *itself* it is not of the least importance. If other accounts in the Balance Sheet are correct the watering of stock will have very little bearing and no anxiety need be felt about it.

Dr. Balance Sheet. (1) Cr.

Plant	$100,000.00	Capital Stock	$200,000.00
Discount on Stock	100,000.00		
	$200,000.00		$200,000.00

Dr. Balance Sheet. (2) Cr.

Plant etc.	$ 85,000 00	Capital Stock	$100,000.00
Merchandise	12,000.00	Undivided Profits	10,500.00
Treasury Stock	10,000.00		
Cash	3,500.00		
	$110,500.00		$110,500 00

Dr. Balance Sheet. (3) Cr.

Plant Etc.	$ 85,000.00	Capital Stock	$100,000.00
Merchandise	12,000 00	Undivided Profits	15,000.00
Treasury Stock	10,000.00		
Cash	8,000.00		$115,000.00
	$115,000.00		$115,000.00

Dr. Balance Sheet. (4) Cr.

Plant etc.	$ 85,000.00	Capital Stock	$100,000.00
Merchandise	12,000.00	Undivided Profits	10,500.00
Treasury Stock	5,500.00		
Cash	8,000 00		
	$110,500.00		$110,500 00

Dr. Balance Sheet. (5) Cr.

Property	$500,000.00	Capital Stock	$500,000.00
Treasury Stock	100,000 00	Surplus from donated stock	100,000.00
	$600,000 00		$600,000.00

Dr. Balance Sheet. (6) Cr.

Property	$400,000.00	Capital Stock	$500 000.00
Discount on stock	100,000.00		
	$500,000.00		$500,000.00

Dr. Balance Sheet. (7) Cr.

Property and other assets	$600,000.00	Capital stock	$300,000.00
		Surplus	300,000 00
	$600,000 00		$600,000.00

Balance Sheet of Corporation Z is:

Dr. Balance Sheet. Cr.

Property and other assets	$300,000.00	Capital Stock	$300,000.00

Dr. Balance Sheet of X. (8) Cr.

Stock of Corporation Y		Capital Stock	$1,500,000.00
3,000 shares at $300	$900,000 00		
Plant etc.	300,000.00		
Goodwill at cost	100 000.00		
Cash	200,000 00		
	$1,500,000.00		$1,500,000.00

Dr. Balance Sheet of Y. Cr.

Plant and other assets	$600,000.00	Capital Stock	$300,000,00
		Surplus	300,000 00
	$600,000.00		$600,000.00

Dr. Balance Sheet of Z. Cr.

Stock of Company Z	$400,000.00	Capital Stock	$300,000.00
4,000 shares at $100	400,000.00	Surplus	100,000.00
	$400,000.00		$400,000.00

The wrong consists, however, in the falsehood that among the assets is shown a plant worth $200,000.00 when practically all concerned in the transaction know it to be worth only half that amount. Or, the second method may be used, viz.: the placing of some unpossessed asset as in examples previously given, while those "on the inside" know that no such asset is really in existence as far as they are concerned.

In regard to stock dividends let us assume that a company has collected $15,000.00 in profit and is in a position to pay a dividend of 5% provided this amount were paid in cash. The Balance Sheet would be as follows : (2)

Compare the cash item, and the undivided profit, with the following Balance Sheet, which shows the condition of the Company before the 5% dividend was paid : (3)

The directors of a company have the right to declare their dividend payable in Merchandise or Stock instead of Cash and this is frequently done. If a dividend is payable in stock and has been properly met, there is no false construction in the Balance Sheet, as the profits earned represent that some tangible asset has previously been received, and therefore the stock thus issued has been properly paid for in practically the same manner as if a direct payment in cash had been received for it by the company. If this were the case the Balance Sheet would appear as follows : (4)

If there has been no stock in the Treasury but new stock has been issued with which to pay the dividend the only difference is that the Treasury Stock will not appear on the Balance Sheet but an increase in the Capital Stock to the amount of the dividend will be shown. The laws of certain states prohibit such a transaction but to the accountant the principle is in no way different from that of the Treasury Stock transaction.

It often happens that an accountant is asked to show a stock dividend where no profits have been made. The only proper thing to do in this case would be to show the deficit. This however, as can readily be seen, would not be sanctioned by the directors. Again the establishing of some fictitious asset to cover the deficit would probably be resorted to. Such an action cannot of course be commended, as the paying out of cash for a dividend which has not been earned must necessarily be detrimental to creditors of the company.

Another transaction which sometimes, but not frequently, occurs, is where stock previously issued is donated back to the company usually to be sold by them far below par so that cash can be obtained. Let us take an example where a company issued $500,000.00 worth of stock for certain property, this property we will assume for the sake of simplicity, was worth the amount. It was understood, however, that the receivers of the stock were to donate to the company $100,000.00 worth which they might sell at some convenient period for the raising of cash. The Balance Sheet would be as follows : (5)

If this stock were sold below its par value the discount ought to be charged against the Surplus so that the difference would show the actual amount received for the entire stock sold. A transaction of this kind is, however, usually a mere subterfuge whereby the company may sell its stock at less than par and yet carry with it no liability to the buyer for the difference. It is really a case, if one stops to analyze it, where the property purchased is worth only $400,000.00 and ought actually to be ended as follows : (6)

The donation of stock might be used for the purpose of securing a fund to cover the organization expenses. The contribution of stock in this case is practically the same as the sale of stock at a premium to cover the initial expenses. The surplus raised by the contribution of stock would be the same as a contribution in cash under the name of premium on stock.

Let us now consider where the stock of a new company is issued for the purpose of purchasing business and property of rival establishments. This kind of business comes under the head of what has recently been known as "Trusts." If we omit the case of where stock has been issued to buyers for cash, and subsidiary plants have been purchased with this cash, there are two methods by which one company may buy up competing corporations. The stock of the consolidated company may be exchanged with the holders, as individuals, of the old company, or new stock may be issued for the purpose of buying the property, Good-Will, and other assets of the subordinate company. Let us take for example Corporation X which was organized with $1,500,000.00 Capital Stock which corporation is to make a combination of corporations Y and Z. The Balance Sheet of corporation Y is as follows : (7)

The agreement is that three shares of stock in Corporation X, is to be given for each share of stock in Corporation Y.

That $400,000.00 is to be given for the assets of Corporation Z. Whatever stock remains of Corporation X is to be sold to subscribers at par value for cash. After the transaction of balance sheets will appear as follows : (8)

With regard to Corporation Y the transaction was simply between the individual stock-holders of this company and Corporation X. The only asset, of course, for Corporation Z would be that of the stock of Corporation X, which asset exceeds its own Capital Stock by $100,000.00. This excess is properly shown as a surplus (profit). Among the assets of X would naturally be shown the stock of Corporation Y. It would have no right to show property and other assets as long as Y retains its legal corporate existence as the transaction was simply between Corporation X and the individual stock-holders of Y. It does show, however, the former assets of Z and one other item which is not included among those assets, namely, that of Goodwill, which can legitimately be included.

There is no need to enter into the legality of such a combination, but if it had taken place it would appear as above given from an accounting standpoint.

In closing, the author desires to state that, for the bases of this, and the previous article, together with illustrations, he is largely indebted to the late work on "Accounting," by Henry Rand Hatfield, Ph D., Professor of Accountiog in the University of California.

NEWS NOTES

Annie L. Rogers, of San Antonia, Texas, is a new commercial teacher in the High School at Victoria, Texas.

Karl McGinnis and Paul Beck are two new teachers added to the staff of the Omaha High School of Commerce, Omaha, Nebraska.

Temple University, Philadelphia, has been fortunate enough to secure the services of Mr. H. C. Clifford, of McMullin, Missouri. Mr. Clifford will have charge of the Commercial Department there.

Miss Marguerite Lyon has accepted re-appointment to teach shorthand in the Haverhill, Mass , High School.

A new commercial teacher, Mr Robert Bitzer, of the Fisher Business Colleges, has been selected to head the Commercial Department of the High School at Taunton, Mass.

Charles J. Hendley has been engaged to teach commercial subjects and economics in the High School at Roselle Park, N. J.

Susie M. Van Auken, formerly of Oneonta, N. Y., where she taught commercial branches and supervised penmanship, has been elected to a similar position in the Brockton, Mass., High School. Miss Van Auken will be followed at Oneonta by Miss Jennie G. Brown, recently of Oyster Bay, N. Y.

Robert L. Martin is the new commercial teacher in the Nogales, Arizona, High School.

Maude R. Freeman, formerly of Grove City, Pa., has accepted a position in the Park County High School, Livingston, Montana.

Charlotte Pealer is now engaged as teacher of commercial branches in the High School at Washington, Iowa. Miss Pealer was formerly from Jelloway, Ohio.

Nan Thompson, who for several years taught English in the State School of Forestry for North Dakota, has recently been chosen to fill a vacancy in the West High School, Des Moines, Ia.

N. L. Richmond, who was proprietor of the Kankakee, Ill., Business College, sold that school to the G. W. Brown Business College Co., and took several months' rest, traveling and regaining his health and vigor. He recently opened the Aurora, Ind., Business College.

R. M. Coleman is now teaching in the Commercial Department of the Manchester High School, Manchester, N. H.

Lillian M. Kieke, who has been acting as assistant commercial teacher in the Albuquerque Business College, Albuquerque, N. M., is now employed in the New Mexico State Normal School, at Silver City, N. M.

The Atchison Business College, Atchinson, Kansas, has for its shorthand teacher Miss Dora Johnston, of Chicago.

CLUBS RECEIVED

The following is the partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them:

L. B. Edgar, Cambridge, Ohio, Brown High School; A. G. Wade, Norristown, Pa.; Robt. L. Johnson, Rutherfordton, N. C., Westminster School; Fred M. Bacon, Grand Junction, Colo.; M. A. Dix, Barwick, Ga., Southern Bus. College; E. E. Spanabel, Wilkinsburg, Pa., High School; A. M. Toler, Chicago, Ill., MacCormac Schools; M. D. Gmeiner, Hazelton, Pa., Business College; C. W. Gay, Warren, Ohio, Business College; E. T. Ludowici, Calgary, Alta., Can., Pioneer Bus. College; E. S. Bliss, Afton, Wyo., Star Valley High School; Don E. Wiseman, Parkersburg, W. Va., Mountain State Bus. College; A. B. Cox, LaJunta, Colo., Otero Co., Com'l High School; A. G. Bauer, Lebanon, Pa, Business College; H. S. Currier, Lancaster, Ohio, High School; O. C. Dorney, Allentown, Pa., American Com'l School; R. C. Scholz, Newark, N. J., Drake College; W. A. Lester, McVeigh, Ky.; J. L. Powers, New Kensington, Pa.; E. G. Guyton, New Windsor, Md., Blue Ridge College; C. E. Wellner, Buffalo, N. Y., Business School; Geo. W. Anderson, Butte, Mont., High School; C. H. Haverfield, Lima, Ohio Business College; Laura Bolyard, Appleton, Wis.; Rev. Bro. Arnold, Drummondville, P. Q., Canada, St. Frederick's College; C. M. Lesher, Carbondale, Pa.; P. J. Reichert, Mahaska, Kans., High School; Roger McGiffin, Connellsville, Pa., Douglas Bus. College; F. E. Mitchell, Danbury, Conn., Stillman Bus. College; E. J. Edwards, Los Angeles, Calif., High School; G. W. Collins, Big Rapids, Mich., Ferris Inst.; Alma Dufour, Sacramento, Calif., High School; W. W. Keylor, Wheeling, W. Va., High School; Loretta L. Pease, Keene, N. H., Tiffin's Bus. Institute; W. H. Martindill, Manistee, Mich., Bus. College; J. R. Bennett, Chicago, Ill.; Blanche R. Stone, Frederick, Md.; J. W. Westervelt, London, Ont., Can., Westervelt School; Delf. J. Gaines, Birmingham, Ala., Massey Bus. College; Jennie D. Leaman, Hutchinson, Kans., High School; D. C. Sapp, Philadelphia, Pa., Strayer's Business College; C. E Darnielle, Bloomfield, Iowa, Southern Iowa Normal School; E. N. Johnson, Valley City, N. Dak.; G. G. Hoole, Glendive, Moot.; Emma E. Miller, McKeesport, Pa., Duff's College; Merle L. Copeland, Honolulu, T. H., Mills School; H. A. Lough, McKeesport, Pa., Duff's College; A. B. Johnson, Lake City, S. C.; W. E. Keen, West Palm Beach, Fla.; L. J. Strong, Vinton, Iowa, Tilford Collegiate Academy; Franklin Squate Sub. Agency, New York City, N. Y.; Geo. L. Crisp, Yankton, S. Dak., College; J. M. Reeder, Huntington Park, Calif., Union High School; N. T. Woodward, Onaway, Mich.; S. M. Partridge, Colton, Calif., High School; A. P. Reeves, Spokane, Wash., Blair Bus. College; Daniel W. Hoff, Meadville, Pa., Com'l Col ; Ollin Drennan, Kirksville, Mo.; T. Gordon Blue, Brazil, Ind., Business University; W. H. Hartsock, Mt. Vernon, N. Y., Sherman's Bus. School; K. C. Atticks, Brookline, Mass., High School; V. M. Rubert, Evansville, Ind , Lockyear's Bus. College; Fred Snyder, Cameron, Mo., Missouri Wesleyan College; H. W. West, Trenton, N. J., Rider-Moore and Stewart School; I. F. Thomas, Daleville, Va., College; D. R. Porter, West Chester, Pa., State Normal; R. H. Wright, Irvington, N. J., High School; Helen Pinkham, Los Angeles, Calif., High School; F. A. Ashley, Everett, Mass., High School; A. O. Colvin, Denver, Colo., Central Bus. College; Chas. S. Donnelly, Wellsburg, W. Va.; A. D. Shimek, Wheeling, W. Va., Elliott Com'l School.

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Seattle, Wn.

NO. 4, DESIRE

All activities are caused by wants If a man wants nothing, he does nothing.

Wants result from two things: environment and state of mind.

Desire is influenced by two incentives; the degree and amount of satisfaction obtained through the article for sale and the economy of the purchase. There exist, to be sure, a vast number of desires the satistaction of which is prohibited by the cost of purchasing. These interest the psychologist, but not the advertiser.

The satisfaction resulting from the use of an article may be immediate or it may be ultimate. The further removed it is the less it affects the sale. Something which will give me pleasure at once is more likely to be purchased than that which promises a postponed satisfaction.

In developing a desire which will lead naturally and inexpensively to action, the school man must consider these things (I) What conditions (a) business (b) social (c) climatic or geographical impel people to attend my institution? (2) What popular or current thoughts, habits or customs are operating in my favor? (3) What wants am I prepared to meet? (4) What are the satisfactions my course will give? (5) Why is it less painful to part with the necessary money to secure these satisfactions than to go without them.

Examining a few of these elements briefly, we may give attention to business conditions as they exist in the prospect's mind. I have said before and cannot emphasize too strongly that it is hazardous and expensive to change people's minds. We must accept the popular opinion as it is and hinge our plea upon it. The average prospect looks upon business as a magical thing, an existence of great and interesting deeds. He or she hears only of things completed, buildings finished, ships launched, rivers spanned and difficulties overcome. Nothing much is said about the failures, the wrecks of plans or the drudgery that precedes all successful issues. Explanations of actual conditions will not be productive of business and moreover they will not be believed.

It will be economical to emphasize and encourage the impression of your graduates' participation in important business. Suppose an employing firm has built a bridge of public interest. Show the bridge and the employed student with a caption such as "He helped to build this bridge," with information as to this student's work. Intimation of substantial salary, etc. In conformity with a previous suggestion, the apparent time of preparation for the position described should be minimized. The bald statement of seven months, nine months' time or a year will be an obstacle.

This application repeated with variations, as occasions of public interest arise, will shortly give the impression that your students are capable of doing important work, and that they come to occupy relatively important positions in business. Some considerations must be heeded, particularly the relationship and sequence of impressions. We cannot give an impression today and tomorrow another of different significance without confusing the prospect and thus creating expense. If our bridge picture is sent this month, next a picture of a typewriting drill and that followed by a showing of a graduating class, no tangible impression will be made and the money spent will be wasted.

The most imperative need under social conditions is clothes. This, without question, is a strong motive for attendance, particularly among the female sex, but its strength is not confined to them. If, instead of showing a tedious picture of a graduating class, we could show a series of pictures of graduates six months after their graduation, indicating their evident prosperity, their general spick and spanness, we shall make a greater impression at less cost. There is in the graduation class picture, no relativeness. It is formal, stiff, uninteresting and has no connection with the prospect's problems.

Under climatic conditions we might consider the annual two weeks' vacation, now so fixed a business institution. You might show a snap shot of Miss Mary Smith, of the International Bluine Co., and Miss Alice Jones, of the technical Motors Corporation, parading idly at Atlantic City or taking in the sights of the Battery or somewhere.

I mention these applications as examples. Many other will occur if the analytical method is used.

We have been considering so far the postponed satisfaction, that which comes after graduation. The immediate satisfaction obtained through enrollment is of lesser degree. Indeed, the thought of attempting a strange undertaking is painful. It will therefore be found economical to give attention to an explicit outline of the beginning students' program, indicating all required actions. A floor plan, indicating class and cloak rooms, etc., will remove obstacles in the prospect's mind. This might be accompanied by photographic showing. A prospect who has once imagined herself following this routine cannot easily be persuaded to attend another school. It will make little difference if this exact program is not carried out in the school.

I have covered here but a small part of the desire creating incentives which come under business, social, or climatic conditions. A consideration of the remaining conditions named, will discover other incentives and probably additional conditions.

Remington

The latest issue of Remington Notes, with a cover brilliant in the raiment of Autumn, has just reached our desk. Two impressions of this Remington quarterly were instantaneous. One, its extremely attractive appearance; the other its obvious helpfulness to the typist.

For example, in the latest issue of Remington Notes is one article entitled, "How Can Stenographers and Typists Increase Their Income," by Miss Wentworth, head of the Remington Philadelphia Employment Department. There are three pages of matter under the caption, "Practical Points for Typists, That Will Make Your Work Worth More," and some of these points will certainly improve the work of any typist.

One of the points which the Remington Typewriter Company is now featuring prominently is the importance of accuracy in typing. They have established Remington Accuracy Contests held twice a year at every Remington office. At these contests a prize of a Remington Typewriter is offered to operators who write 60 words a minute for 15 minutes absolutely without error. Two operators have won these prizes: Miss Liebtag, of Cincinnati and Mr. Lillie, of Washington. These contests are described in this issue of Remington Notes.

These items culled from the list, will give every stenographer and typist an idea of how valuable a publication is Remington Notes. It is furnished free to all who ask for it. A letter or card to the Remington Typewriter Company, 327 Broadway, New York, will place your name on the mailing list.

E. M. Coulter, the enterprising proprietor of the National Business College, Roanoke, Va., reports that their enrollment is one-third larger this year than it was last year at this time. Mr. Coulter is doing excellent work and we are glad to know that the people of Roanoke and vicinity are aware of that fact.

Mr. B. S. Frost, who has been meeting with much success as a teacher in the Benton Harbor, Mich., High School, has received an appointment unsolicited in the Muskegon, Mich., High and Hackley Manual to teach penmanship and bookkeeping. We are confident that Mr. Frost will be successful in his new position.

Advertising literature has been received from the following: G. E. Weaver, Mount Morris, Illinois; Williams Business College, Milwaukee, Wisconsin; The Ellsworth Company, Mont Vale, N. J.; Nelson, Nebraska, College of Applied Sciences.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER FOURTEEN

The following letter is written to a young man who was compelled to drop out of school before finishing his common school course. This young man has now reached a rather advanced age, and while he desires to improve himself mentally, hesitates about re-entering school, feeling that it is perhaps too late, or that his lack of qualifications would put him to shame.

HELPFULVILLE, DEC. 5, 19—.

Dear Friend:

I have been wondering what I might say to you that would give you a vision of things to be accomplished, that *you* may and ought to accomplish.

No finer illustration of human possibilities comes to my mind than that story of Luther Burbank which describes his experiences in developing the Shasta daisy. One summer day, years ago, Burbank was on a train passing through Colorado. The train stopped at a siding and as others were gazing idly in a bored fashion at the patch of weeds and sand near by, his keen glance rested on a common weed in which no other person, perhaps, would have detected a sign of beauty. But this weed had on it a blossom larger than weeds usually bear. Burbank hastily left the train to examine it; he took out his knife and dug it up carefully, preserving the roots as nearly intact as possible. For lack of something more suitable, he wrapped it tenderly in his fine linen handkerchief. If his fellow passengers noticed what he was doing, it must have been to wonder why a man would care for a common, despised weed, a sort of dog fennel utterly worthless in their sight.

While he was so engaged, his train pulled out. Having secured his treasure (?) he walked ahead to the station, telegraphed to have his belongings left at a town beyond and caught the next train to California.

When he got home he replanted his flower and began to develop other plants from it, always selecting the finest and hardiest to retain for further experiment. He kept this up for *seventeen years* the plants selected always being finer and larger and the blossoms greatly enhanced in size and beauty.

At one time during these years Mr. Burbank was very hard up for money. A wealthy easterner offered him a large sum for the plants he had produced from the roadside weed, finally increasing his offer to twenty-five cents for every blossom in the patch. Burbank was tempted to accept in order to get funds to continue other work, but his product was not finished, it had not reached his ideal for it. He wanted to see it become a perfect flower. He rejected the offer.

One evening as he walked among his flowers, he noticed among the swelling buds one of great size and promise almost ready to break open. It seemed to foretell the realization of his vision. He was back in the garden before sunrise the next morning and approached the spot with a feeling of anticipation and and hope. There it was, the fulfillment of prophecy, the triumph of patience and science, the perfect flower. In his joy he looked up and his eye rested upon Mt. Shasta, majestic and grand in the early sunlight. Taking the blossom tenderly and reverently in his extended hand, he said, "I christen thee the Shasta daisy." And the world was richer and better for his vision.

How like the work of education was Mr. Burbank's accomplishment. He educated that flower from a humble beginning. He showed the possibilities of development latent in that wayside plant. He looked ahead through the stretch of years and in his mind sensed the power and sweetness locked up there.

The teacher, too, takes the crude, raw material and after years of training and effort brings forth a manly man or a womanly woman. Just as that little plant responded to his stimulation, the pupil responds and finds himself filled with a divine glow of desire for knowledge.

That which impelled you to write to me of your hopes nearly forgotten is the germ of desire which will cause your mind to unfold and expand if you will but follow the impulse.

I have no patience with that superstition which says "if you don't get your education while you are young, it will be everlastingly too late." The advice is perhaps well meant, and the mind does develop and unfold after certain natural laws. There is a time when art and music appeal, a time when reasoning and logic should receive attention, a time when business matters take grip on the mind, but I like that other saying, "It's never too late to learn," far better, because it's absolutely true. If you keep yourself receptive and open to conviction your education never stops. It goes on in spite of schools and colleges. Education is never finished.

Yet, just as I suspect Burbank's beautiful Shasta daisy might in time, if neglected, degenerate again into the miserable, scrawny thing it once was, if you fail to feed and cultivate the mind it will tend to lower itself to the level of primitive man.

Too old! Never. How old are you compared with eternity? It was never intended that we should stop learning. Shake off your feeling of doubt and stand up and resolve with a mighty mental grip on yourself that you will profit by the example of the Shasta daisy.

Your sincere friend,

JOHN FAITHFUL.

PENMANSHIP IN MICHIGAN

From Now On All Normals in Mich. Must Teach Writing by Order of State Dept.

Penmanship Section

MICH. STATE TEACHERS' ASSOCIATION, KALAMAZOO, OCT. 29, 30, 31, 1914

Chairman, J. L. Holtzclaw, Director High School of Commerce, Detroit.

Secretary, H. B. Hayes, Adrian.

FRIDAY, OCTOBER 30, 1914

9:00 a. m., Central High School, Room 50

Address, "Writing in the Public Schools, from the Administrative Standpoint," Chas. L. Spain, Assistant Superintendent of Schools, Detroit.

Address, "Penmanship in the Grades and Rural Schools," Olive M. Sovereign Supervisor of Penmanship in the Public Schools, Port Huron.

Address, "Writing in the Public Schools. Why, When and How?" John M. Munson, Deputy State Superintendent of Public Instruction, Lansing.

Business Meeting.

Exhibit.

Note: The committee appointed to judge the Penmanship exhibit will meet Thursday, October 29, at 4:00 p. m.

About 200 teachers met at nine o'clock in the Central High School and enjoyed several short speeches by some of the foremost educators and supervisors of Penmanship in the state.

The meeting was opened by a short address by J. L. Holtzclaw, Chairman.

He introduced the first speaker of the meeting, Mr. Chas. L. Spain, Assistant Supt. Schools, Detroit, who gave a very practical speech on the subject, "Writing in the Public Schools From An Administrative Standpoint."

He made the statement that there are as many standards as there are schools at the present time and sees no reason why one standard could not be set and all use it. He quoted statistics concerning a small town in Indiana which showed that less than 50 per cent of the pupils could pass the tests made for efficiency in speed and legibility in the writing lesson and in composition work less than 20 per cent could pass the test. This is very interesting since the schools of this town are reputed to be of a high order and the tests were not at all unreasonable.

(Continued on 5th following page.)

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

No. 4.

Still another defense to an action on a contract may be: *That there is no writing by which to prove the contract.* "The Statute of Frauds" is the usual designation of an act passed in England in 1677, for the "prevention of many fraudulent practices, which are commonly endeavored to be upheld by perjury and subornation of perjury." These words should be kept in mind in considering this statute, as they describe the nature and intent of the act much better than the words "The Statute of Frauds."

The conditions which made necessary this act may be gathered from the provisions of the act itself. In certain classes of contracts there might be an especially strong temptation for one party to claim that there was a contract where none existed, or for the other party to deny the existence of a contract when one had been made; and the difficulty of proof in either case would lead to frauds and perjuries. Hence the occasion for the Statute, which reads (in part):

"That no action shall be brought:

(a) Wherewith to charge any executor or administrator upon any special promise to answer damages out of his own estate;

(b) Or whereby to charge the defendant upon any special promise to answer for the debt, default, or miscarriage of another person;

(c) Or to charge any person upon any agreement made upon consideration of marriage;

(d) Or upon any contract or sale of lands, tenements, or hereditaments, or any interest in or concerning them;

(e) Or upon any agreement that is not to be performed within the space of one year from the making thereof;

"Unless the agreement upon which such action shall be brought, or some memorandum or note thereof, shall be in writing, and signed by the party to be charged therewith, or some other person thereunto by him lawfully authorized."

Note in (a) the words, "Out of his own estate." This refers to promises made by the executor or administrator to pay his own money for claims upon the estate in his hands.

Note in (b) that if A and B together enter a clothing store and A says: "Give B a suit of clothes and I will pay you for them," the sale is to A, although the delivery is to B, and A is bound. But if he should say, "If B doesn't pay for this suit I will," it is a "special promise to answer for the debt * * * of another person," and is not binding unless it is in writing.

Agreements to become security or bondsman for another person are also covered by this section.

The third section (c) means that if a father says he will give you a sum of money whenever you have married his son (or daughter) you can't collect unless you have his promise in writing.

Section (d) refers to options, land contracts, and other agreements to sell. Deeds must always be in writing.

If the contracts referred to in this Statute are not in writing, there is nothing illegal about them. They are entered into and executed every day, and only a few get into the courts. The point is in the words "No action shall be brought unless the agreement shall be in writing and signed by the party to be charged therewith, or his agent. That is, you cannot compel a man to do a certain thing unless you can produce in court a written statement signed by him or his agent, agreeing to do that thing.

The writing may be a formal agreement signed by both parties, or a letter or memorandum signed by the party who is being asked to perform.

"The Sale of Goods Act" was passed at the same time as the above, and reads as follows:

"No contract for the sale of any goods, wares or merchandises, for the price of 10 pounds sterling, or upwards, shall be allowed to be good, except

(a) The buyer shall accept part of the goods so sold, and actually receive the same,

(b) Or give something in earnest to bind the bargain, or in part payment,

(c) Or that some note or memorandum in writing of the said bargain be made and signed by the parties to be charged by such contract, or their agents thereunto lawfully authorized."

Note here that (1) both parties must sign the contract. and (2) that instead of the words, "No action shall be brought, this Act provides that "No contract shall be allowed to be good." This would indicate that such contracts would be void; but the weight of court decisions is that it is merely unenforceable as in the case of contracts coming under the Statute of Frauds.

In several States the Statute of Frauds has not been enacted; and and the wording usually varies slightly from that given above. In a larger number of States the Sale of Goods Act is not in force and the amount of the sale necessary to bring it within the Act varies widely. Consult the statutes of your own state before being too sure as to what you can compel the other party to do.

NEWS NOTES AND NOTICES

Mrs. J. D. Leaman, supervisor of writing, Hutchnison, Kan., sent us some fine work from the pupils of the high school. It looks as though nearly all the studeots who submitted specimens will succeed in getting their writing up to the Certificate standard. They are exceptionally strong on movement. Evidently Mrs. Leaman will not only keep up the standard of penmanship in Hutchinson, but raise it.

Oct. 1, 1914, the Faculty and Students of the Rochester, New York, Business Institute, surprised the Principal, Mr. S. C. Williams, by conducting special exercises in assembly, the occasion being Mr. Williams' 26th anniversary as instructor in that institution. Prior to that time he was successively a public school teacher, and high school assistant of Rochester, a commercial teacher and supervisor of penmanship in the schools of Lockport, and a teacher of commercial subjects in a business school of Kansas City. Mr. Williams has thus gradually risen from a teacher into proprietor of one of the largest and most successful commercial schools in America.

The Wilkes-Barre and Hazelton Business Colleges on October 15th, joined forces at the Fort Durkee Hotel, Wilkes-Barre, Pennsylvania, and held their commencement exercises, preceding it with a dinner. Dr. H. M. Rowe, of Baltimore, was the speaker of the evening and proved a delightful entertainer as well as a forceful speaker. The Institutions are deservedly prosperous.

Mr. C. S. Chambers, Principal of the Evening High School, Covington, Ky., reports 509 attending the commercial department. This is quite a remarkable attendance for a city the size of Covington and clearly indicates what can be done when enthusiasm backs up the splendid work being done.

Mr. C. W. Roush reports that there is a daily attendance of eighty-five pupils in the Scottsbluff, Neb., Business College, of which he is president, and that the prospects are very good for the future.

Mr. P. C. Whitely now has charge of the commercial department in the Whittier, Calif., Union High School. Mr. Whitely is a live wire in everything that pertains to commercial subjects, and fairly bubbles over with enthusiasm on the subject of good penmanship. As a result his pupils are winners.

Miss Loretta L. Pease, of Hazardville, Conn. is now located in the Tiffin Business Institute, Keene, N. H. Miss Pease writes a very strong hand and has the qualities and personality to make a first-class teacher. We feel confident she will succeed in her new field of work.

Paul S. Messersmith, of Steelton, Pa., is teaching in the Male High School of Louisville, Ky.

COMMERCIAL GEOGRAPHY

F. M. BEDINGER,

Hancock, Michigan.

The Second of a Series of Articles

In another article I shall have occasion to refer to a scholarly address made by a noted editor and professor before the N. E. A. at its meeting in Chicago in July, 1912. The gentleman's topic was "Commercial Geography as a Secondary Study." Throughout his talk and in conclusion he laid great emphasis upon the fact that "Commercial Geography must be so taught that the pupils are required to think, reason, judge and compare." In no better way could the purpose of the teaching of Commercial Geography be summarized, and in attempting to set before you the subject matter of a course in Commercial Geography I shall keep these things constantly in mind as guide lights to my selection and arrangement.

Commercial Geography is a science and should be ranked as such when it takes its place in the curriculums of our schools. It treats of the earth as the producer of all things, and then of man in his relation to the earth as a trader. It is closely related to and in fact is intertwined with and dependent upon political, economic, and physical history, therefore there should be as a prerequisite to its study, a considerable knowledge of physical geography as well as a liberal idea of man's progress from the primitive state to civilization. We can well preface the study by a brief review of the history of civilization, for this includes the story of the development of all of the institutions of man through the successive ages at the present time.

We begin with *ultimus homo* as he dwelt apart in his hovel or cave, dependent solely upon his own strength and energy for sustenance and protection. He received nothing from others and in turn gave nothing. He was uncivilized—a savage—because he had no relations with other men. The barbarian was a step in advance for he was banded with his fellowmen in tribes under a form of govment that claimed his time and energy for the support and perpetration of the clannish ideas. This caused him to concentrate mind and muscle upon the ultimate aim of doing something beside supply himself with food and clothing, until he finally discovered that he could obtain or produce an article that his neighbor could not obtain or produce. His neighbor does likewise and each finds in the possession of the other something that he wants. They respond to the trait of human nature that is still manifested in the modern school boy and "swap" or trade. Thus commerce was begun and henceforth men were thrown into closer relationships which brought them through the successive stages of advancement to the time when, as one writer relates, "man draws upon all the rest of the world for what he requires, and gives to the rest of the world in return. He is civilized because of this fact and not in spite of it."

Commerce has been the great dynamic agent in the spread of civilization over the face of the earth. It is well then to turn to the factors which have exerted a control over commerce, since this great industry of the trade and transportation of the commodities of life has been the cause of all that we include in the term, the 20th Century. The topographic influences naturally come first, and we should observe the effect of mountain ranges, river valleys, mountain passes, arid regions, and other physical features upon the movements of man. Climate in its relation to the habitability of regions for man, animals and plants, and its influence upon the activities and growth of these must be studied carefully. The effect of the location of the regions of the earth and the nature of the earth itself complete the list of main factors in the control of commerce From these sub-heads may be deduced which will cover the incidental influences that bear upon and regulate trade between men.

As each individual, tribe or community developed its "specialty" the various industries began to center and localize around regions where conditions were best adapted to their various requirements. Men wandered farther and farther apart thus increasing the distances between these centers and making some form of transportation necessary. In order to fully understand the full meaning of the great commercial expansion that has taken place we must study the evolution of transportation in all its phases. What a change from the dugout of the savage to the Imperators of the ocean today! What a change from the early pack train or prairie schooner to the modern steam and electrically driven trains that rush over their webs of shiny steel through mountains, under rivers, up inclines, and high in the air across deep canyons! Then we must consider the motor vehicle that is taking its place in transportation the world over, and lastly that cruiser of the air, the flying machine. This brief reference to the subject will open to the wide-awake teacher a field of vast importance, which will readily be extended to include that other great aid to commerce, the means of communication. The Indian sent his messages by means of the blanket and a smoking fire. Today we flash our communications thousands of miles across continents and seas by means of the telephone, the cable, and the wireless. Wonderful, amazing and fascinating! And how students do love to develop these things when they are given the opportunity and proper direction.

In the study of products or raw materials of the earth we do not need to go farther back than today's breakfast or dinner to find a starting point. Every student knows something of the materials of commerce because they enter every home in some form of food, clothing, and shelter. All we need to do is to follow the time worn pedagogic principle of proceeding from the known to the related unknown and we have the proper method of treating raw products. These naturally divide themselves into the animal, vegetable, and mineral kingdoms, which in turn can be subdivided extensively according to the uses of the products.

At least ten of the commonest and most important products must be studied exhaustively. Brigham in his remarkable text thus treats five staples "as an inductive approach to the principles" of the subject formally presented in another chapter of his book. This author considers wheat, cotton, cattle, iron and coal the most significant of the materials of commerce. To these I would add corn, sugar, lumber, the beverages, fruits, and copper, but of course the list may be curtailed or extended to suit the time and facilities available. This exhaustive study of the product should bring out the facts and information relating to the following topics:

(1), The history of the product; (2), Varieties; (3), climate, soil and other conditions suited to its production; (4), value as food, clothing, fuel, or shelter for the human race;

(Continued on following page.)

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

Efficiency

The German people are the most efficient people in the world. Why? Because they have the best industrial educational system. The German people have enjoyed the greatest industrial prosperity of any nation in the world during the last decade. Why? My answer again is because of their superior industrial educational system. When this is written, Germany is in the throes of a great war. It is, at least temporarily, committing educational and industrial suicide. It will lose its world markets, and especially in South America, China and the United States as well as in England.

It may be a quarter of a century, it may be a hundred years, before Germany gets back to where she was. In the meantime, we can gain possession of the markets of the world if we will only wake and seize the opportunity. Never did the United States have such an opportunity and never did the young people of our country have such an opportunity. But let me pause to remark that there is no such thing as an opportunity for either an individual or a nation unless each is prepared to meet it.

We will suppose that you are competent now to earn sixty dollars a month. Then what good would it do you to be offered ten thousand dollars a year? Such an offer would in no sense come to you in the form of an opportunity. It would not be an opportunity. Then please remember that the big opportunity which the foreign war brings to you, is not and never will be your opportunity unless you pay the price of preparation and fit yourself for the larger field.

Do you know that eighty per cent of all the men of America are on the verge of efficiency bankruptcy? Do you know that eighty per cent of the men of America at the age of thirty-two are earning only $10.25 a week? They have finished only the eighth grade course in school. They have practically no technical training. They know no principles of success. They are merely mental guessers and mental gamblers in the game of life. While the young men who were wise enough to stay in school until they finished a technical course are getting $43.00 a week at the age of thirty-two.

The man who knows how to do one thing may do it fairly well and make reasonably good money, but he is doomed to stay where he is. He is not a thinker. The man who knows why a thing is done, in addition to knowing how it is done, has learned to think from cause to effect. He is living in an entirely different world from the man who only knows how it is done but never goes to the bottom of the thing and learns the why and wherefore.

The man who knows how to do one thing fairly well and that only, is circumscribed. He is in a rut. But the man who knows the why as well as the how is not circumscribed. He is not in a rut. He can do many things and what is more, he can teach to the other man what he knows. He can change his line of work because he has learned the fundamental psychological principles underlying his work. He can step out of his position as a salesman into the position of superintendent or salesmanager. The man who only knows how a thing is done will never advance to any extent. He will always be a low-grade man. The man who knows why it is done as well as how will find that there is practically no limit to his advancement. His brains will go as far as he is willing to take them.

Time and again I hear the statement, "I propose to learn by experience." Such a man learns something about how a thing is done but he practically never learns why. He may be listed with the failures. The man who learns why a thing is done gets accurate knowledge of basic principles.

The young man who has accurate knowledge learns how to use short cuts. When you stop to think how much work some great railroad presidents are doing, you are amazed and feel sure you could never do that. They do it because they understand the science of short cuts.

The young man who studies electrical engineering acquires in three years all the knowledge of electricity that it took many thousand men whole lifetimes to learn by study and experiment. See the time he saves and the short cuts he learns. The man who makes a scientific study of Salesmanship gets a similar benefit.

When a youth takes an engineering course he learns the principles. The same is true of the student who takes any organized course. Let us remember that principles form the short cuts to definite knowledge. Therefore we must delve into things deeply enough to learn the principles. The great trouble with so many Business College students is that they do not want to stay in school long enough to learn the principles. They do not want to take the time to go to the bottom of things. When one does, he becomes a thinker and a leader. When you get the principles your future is assured, but until then you are really incompetent. It took Wilbur Wright years to learn how to fly, but once he had mastered the principles he was able to teach others in a few weeks.

But, you ask, what is mental efficiency? It is the mental and physical ability which enables one to take the best, easiest and quickest way when doing the desirable things of life. "get your principles" said Napoleon, "and the rest is a matter of detail."

I take it for granted that you have a definite aim in life; that you are living for some definite thing and know what that thing is. There are, therefore, problems in your life—problems of mere existence and problems of a larger life. Undoubtedly the one great aim of your life is so to live that you will be of the greatest aid to yourself, to those about you and to posterity.

To accomplish these desirable things of life you must develop mind and body. You must learn to know yourself, to know human nature, and you must master the fundamentals of business and business problems. You must have a vision of what you would like to accomplish. You must pursue your aim with an unflagging purpose.

Without a definite aim in life, without courage, confidence and ambition, there can be no success and there can be no efficiency. The young man who does not map and chart his career has no more chance of success than has the tramp who lives in a soup house in the winter time. Mental efficiency means definite training for definite things.

Com'l Geography continued from preceding page.

(5), Progress of its culture and evolution of methods involved; (6), Import as a factor in civilization; (7), Political results of its production; (8), Centers of home production; (9), Production of other countries; (10), Manufacture at home and abroad; (11), Domestic trade; (12), Importance as a commercial product—its adaptability to transportation, market, etc.; (13), By-products; (14), Consumption. Incidental matters will of course present themselves but they should be considered as general information rather than essentials of the main study. The minor factors must needs give place to the greater and more fundamental principles.

When the work as outlined above has familiarized the student with the principal commodities of commerce, it is desirable to proceed to a study of the countries that produce them. Naturally it is best to begin with our own country, then to turn to the countries lying in close proximity on the north and south since the commercial affairs of these nations are closely related to our own. Europe will then demand our attention and the countries of this continent should be studied in groups arranged according to their location and physical relationship. Travelling eastward each country of Asia can be classified and studied like those of Europe Then South America, Africa, Australia and the islands of the sea should be the topics of study, although the latter group can well be considered with the nation or continent to which they virtually belong. Continued map study and reference should be employed to fix in mind the location and arrangement of continents. their countries, the oceans, and the seas, for a vivid picture of the world map must be continually before the mind's eye to make the commercial intercourse of nations understandable.

While the home country demands a broader study than foreign countries, the outline that I shall suggest is virtually the same for all. We must in succession take five viewpoints, namely: the graphic, industrial, economic, political and purely commercial, each of which overlaps and hinges upon all the others. In the discussion of these viewpoints which follow I shall have in mind the United States as the country under consideration.

I do not need to take time to emphasize the influence that geography has had upon civilization, commerce, government and society. History has shown the effect of high mountain ranges, of broad fertile plains, of vast oceans, and all other pronounced physical features upon man's activities and development. We should first determine the natural boundaries and limits of the country and then proceed to its inner structure. Where are its elevations of land and what are their trends of direction? Where and how extensive are the river systems and what is their character? Where, if any, are the broad plains and prairies, the lakes and inland bays, the smooth and the rugged coasts? These are the questions that must be thoroughly absorbed by the student.

When on the other hand we have the instances where natural conditions have yielded to the aggressiveness and ingenuity of man. Great changes have been wrought in the commerce of the world by the brains and hands that have been applied to stupendous tasks of alteration. Mountain ranges have been tunneled, admitting transportation and communication to hitherto isolated spots; oceans and seas have been joined by canals, thus shortening existing trade routes and stimulating new ones; arid regions have been reclaimed by irrigation, and the desert converted into a flowery garden; streams have been harnessed and the force of the waterfall converted into energy and power to furnish man with locomotion, heat and light. These are only a few examples but they show the importance of this phase of the subject. Each is a great lesson in itself and time and labor devoted to the study thereof is time and labor well spent.

I would begin at home with the industrial study of the nation for every locality has its predominating industry or industries, which will furnish an interesting field for research. Every detail of the local industry should be considered, including a reference to its history, development and commercial importance. Then come the great industrial divisions of the conntry which should be carefully worked up and in this connection. We should not only consider the industries which prevail in the region, but the conditions which cause their inception as well. The status of civilization would of course largely determine the extent to which the various industries have been built up, but man is by no means a free chooser of his industry. Where the earth's crust has been upheaved, agriculture is impossible and man turns to the task of removing the deposits of mineral which have been made accessible. Also in a flat, fertile region mining is not the industry because the minerals, if any occur, are too far toward the earth's center to be available, while agriculture can be practiced easier and with better success than any other industry. Such a process of reasoning will show the causes of the localization of industry and if extended will show its effects.

From the economic viewpoint we should work out answers to the following questions. In this country as a whole and in each industrial division thereof to what extent does man use his energy and intelligence to utilize natural resources and advantages? How far does he go toward establishing new industries and developing the old? In such development to what extent are capital and labor thrown together? What institutions have been built up for the furthering of home trade and the extension of foreign trade? To what extent do the methods employed in the various industries and the natural conditions create a surplus? Or just the opposite to what extent do the methods used and natural conditions create a deficit? These questions show the close relation of Commercial Geography to economics and the successful teacher will not fail to analyze these points carefully, yet the student need not take his attention off the main purposes of the study nor need he know that he is studying elementary economics.

Under the political heading little need be said. We look at the government of the country not to determine whether it is democratic or monarchical, but to learn the methods employed by the government to foster trade and develop the natural resources conservatively. We want to know to what extent the people are free to use their initiative and ability to extend their horizon of commerce and industry and at the same time feel the influence of unrestrained protection.

We have now lead up to the purely commercial study of the country. Geography and Climate largely determine industry. Industry is controlled to a great extent by economic and political influences. From the industrial divisions we can learn the products of the nation, and its trade in these constitutes its commerce, domestic and foreign. Our task is to learn what part of these products are consumed at home or go for domestic trade, and what is the extent, if any, of the surplus which goes to other nations. No region or nation produces all of the materials needed, and we are concerned with determining along what lines the deficit occurs and from what sources it is supplied. We draw upon the rest of the world to supply our demands and then give of our goods to the rest of the world in return, thus it is all like a great market place in which each individual has something to offer for something he is to receive from someone else, and in which the individuals trade, then depart along their various ways to produce more for the next market day.

While this treatise has by no means covered the whole field of Commercial Geography it is hoped that it may reveal to the reader the great opportunities that are open to the teaching of this subject. There is a wide range of topics for study, and if properly taught the subject becomes one of the most interesting and instructive. I shall attempt in another issue of The Business Educator to write of the methods of teaching Commercial Geography and to guide the teacher to a mass of material that can be easily obtained and which will be of great assistance in this branch of commercial work.

ARITHMETIC

IN COMMERCIAL SCHOOLS

F. D. MITCHELL,

The Haverford School, Haverford, Pa.

Article IX, Partial Payments

As its title indicates, a partial payment is a settlement of part of the amount due on a note, mortgage, or other interest bearing obligation. A debtor, or his authorized agent, may make a payment, either in part or in full, to the creditor, or his authorized agent. By agreement partial payments may be made before or after the maturity of the obligation. Such payments are usually acknowledged by writing an endorsement on the back of the paper. Some of the common forms of such endorsements are as follows:

Paid, April 19, 1914, $200.

Rec'd, July 23, 1914, $226 50.

Rec'd on the within note, Nov. 6, 1914, two hundred dollars.

No signature is necessary for these endorsements. Sometimes special receipts are given for partial payments on notes or other similar obligations, but the practice of acknowledging the payment by writing the amount and the date on the back of the note is the more common way, and it is the safer way, as it serves to protect the purchaser and informs him as to the present worth of the paper.

In computing the amount due on an obligation on which partial payments have been made the question arises as to what disposition shall be made of the payments. Shall they be applied toward discharging the interest due, the principal, or both? The procedure is governed by state laws and local customs, but many states have adopted the United States' Rule for Partial Payments. The Merchants' Rule is also used. Still other methods exist, but at most they have nothing more than a local application.

The United States Rule was adopted by the Supreme Court of The United States. This rule bears out the following principles:

1. Accrued interest must be paid before the principal may be diminished. 2. Interest must not be charged upon interest.

The Merchants' Rule varies to some extent, and is rather more of an agreement founded on custom than a strict rule of law. Like the United States' Rule, it may be reduced to two principles, namely: (1.) The face of the obligation draws interest from the date it was entered into until the time of settlement: (2.) Interest is allowed on each payment from the time the payment was made until the time of settlement.

Knowing this much we may be at a loss as to the right rule to be applied to a certain problem. In general it is safe to say that it is customary to apply the United States' Rule to find the balance due on "long term" obligations—that is to say for periods of one year or greater—and to apply the Merchants' Rule to obligations existing for periods less than one year. This is not a hard and fast rule, however, as the United States' Rule is frequently applied to short term obligations as well as those of a longer term. An understanding should be reached before any payment is made as to the rule that is to apply in finding the balance due, and, of course, this rule is to be scrupulously observed in the subsequent calculation.

To find the balance due by the United States Rule. A mortgage of $650 was made Aug. 10, 1905, and bore interest at 6%. The following payments were made: Feb. 2, 1907, $100; June 20, 1909, $50; Nov. 1, 1911, $250. What was the balance due Mar. 31, 1914?

The form given herewith is convenient for class work and saves the time of the person checking the accuracy of the student's work.

Dates			Interest Period	Prin'ls	Int's	Amounts	Payments
Yr.	Mo.	Da.					
'05	8	10					
'07	2	2	1 Yr. 5 Mo. 22 Da.	$650.00	$57.63	$707.63	$100.00
'09	6	20	2 " 4 " 18 "	607 63	86.89		50.00
'11	11	1	2 " 4 " 11 "	607.63	86.18	780.70	250.00
'14	3	31	2 " 4 " 30 "	480 70	69.70	550.40	
						Answer	

It must be noted that when the interest due exceeds the payment the interest and payment are both set aside until such a time as the sum of the payments exceeds the accrued interest. During this period the last effective principal is used to calculate the interest upon. All this is clearly shown in the above form. It must be noted also that the interest periods are determined by "compound substraction."

To find the balance due by the Merchants' Rule. A note of $1900, dated January 25, 191–, and bearing interest at 6% bore the following endorsements: April 2, $900; May 3, $750; July 3, $100. What was the balance due September 25, 191–?

Dates		Interest Periods		Principal	Payments	Intrs.	Amt of Prin'l	Amount of Pay's	Balance
Mo.	Da.	Mo.	Da.						
1	25	8	0	$1900.00		$76.00	$1976.00		$1976.00
4	2	5	23		$900.00	25.95		$925.95	
5	3	4	22		750.00	17.75		767.75	
7	3	2	22		100.00	1.37		101.37	1795.07
9	25								180.93

The time, (or the interest periods is often calculated by days, the exact number of days being counted from date to settlement.

Why is there any difference in the results obtained under the United States' Rule and the Merchants' Rule? Which gives the smaller interest?

Penmanship in Michigan continued from 5th preceding page.

STATISTICS

NO. 12 ON THORNDIKE SCALE

Grade	Copy	Composition
4	38 per cent	16 per cent
5	44 per cent	16½ per cent
6	41 per cent	15 per cent
7	44 per cent	26 per cent
8	40 per cent	21 per cent

38 per cent of pupils passed it in copy work and 16 per cent in composition work in Grade 4, etc. He further showed the wide range of ability in writing which results in some pupils being overtrained while others are undertrained. To remedy this condition, Mr. Spain would excuse pupils from writing practice as soon as they reach a certain standard.

The next speaker on the program was Miss Lena M. Rovick, Supervisor of Penmanship, Muskegon, Mich., who gave some very interesting facts on the subject and outlined very clearly the methods generally considered best in order to produce writing with uniform speed and legibility.

She was followed on the program by John M. Munson, Deputy State Supt. of Instruction, of Lansing. He gave a short talk on the subject, "Writing in the Public School, Why, When and How?"

Mr. Munson's remarks were very interesting for the reason that his position as Deputy Supt. affords a good opportunity to view the work in all sections of the state.

One of these observations was that in an eighth grade examination, where the pupils come from different schools, the pupils who came from the schools where penmanship was properly taught, finished their examinations two hours before those who had not had instruction in penmanship.

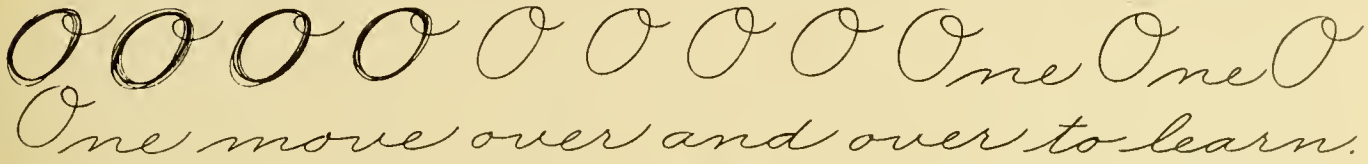
Next a short business session was held in which the following officers were elected for next year: Chairman, John M. Munson; Secretary, Olive Smalledge.

The teachers then spent some time looking over the exhibit of Penmanship. The following cities had work on display: Muskegon, Flint, Bay City, Newberry, Kalamazoo, Allegan, Ypsilanti.

A RESULT-PRODUCING FIFTEEN-MINUTE WRITING LESSON

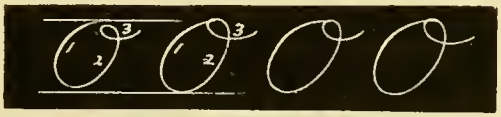
Given as a suggestion or model for all other lessons as planned in The Zaner Method Writing Series of manuals for Teachers, suitable for Intermediate Grades.

10:45 A. M.—Distribution of Writing Materials including books with complete copy for each pupil to examineat close range as suggested by the following :



10:46—Position· Feet, Arms, Hands, Pen, Paper—Helen sits well– John's hand is ideal—One left arm is off the desk—Glide on nails.
10:47—On page—you will see this copy: (Teacher writing it upon the board quickly): Count; 1, 2, 3, 4, 5, 6, finish; 1, 2, 3, etc.

10:48—One line across page—All ready: 1, 2, 3, 4, 5, 6, finish; etc. **10:49**—Watch the motion while I write upon the board Time : 1, 2, 3, etc.; 60 to the minute.



10:50—All ready; 1, 2, 3; etc. Keep heads straight—Start and end with curve—Keep up with count; 1, 2, 3, etc.—curve both sides
10:51—Stop—Some are making the letter too wide and open: Try again and see how much better you can do it—Watch slant—

10:53—Stop—A few are now making it too lean—Start the first stroke leftward, not downward, and curve it as much as the up stroke.

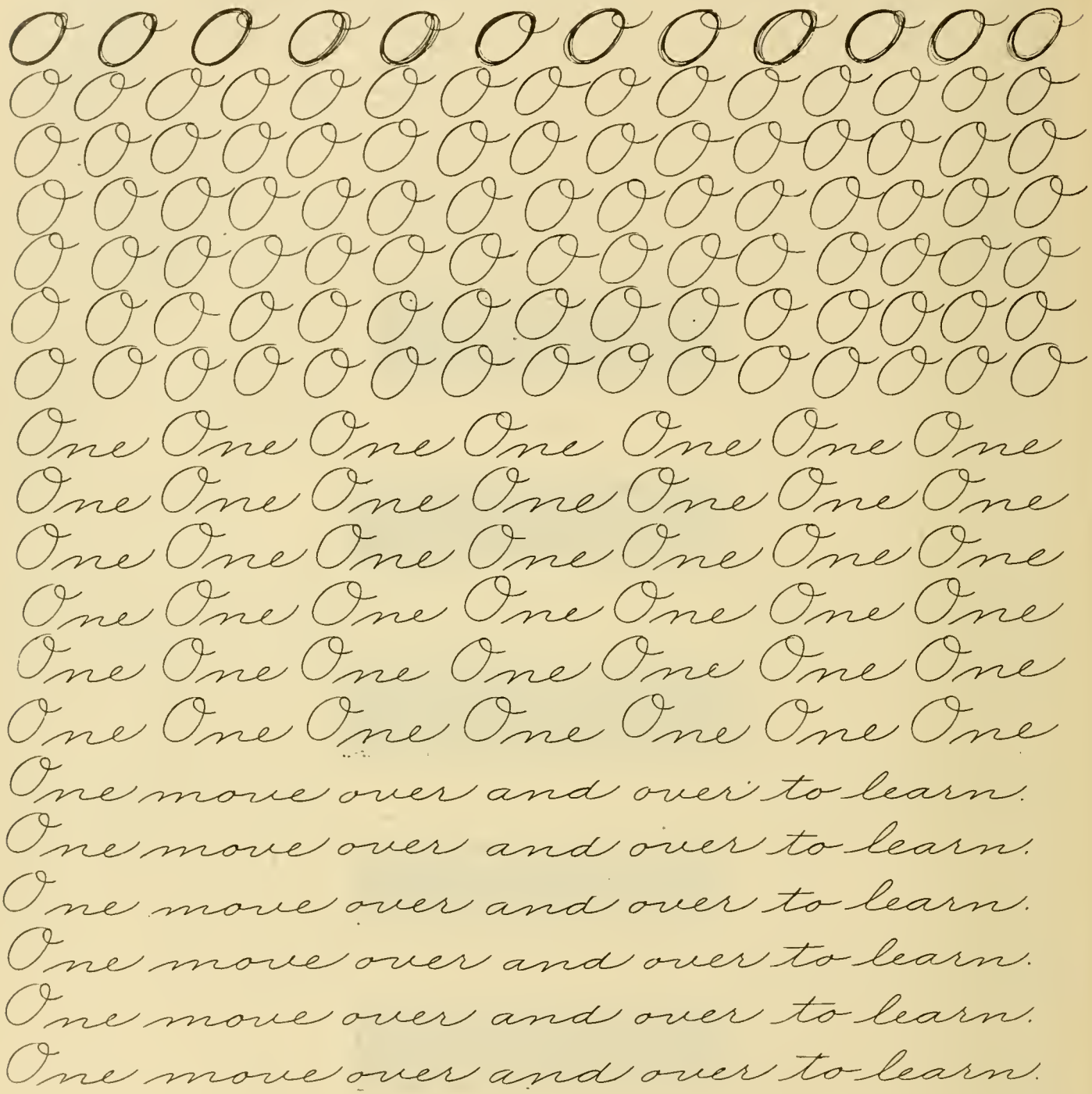
11:55—Now write the word "One" using the arm instead of the fingers, seven times to the line, three lines to the minute—

10:57—We will now write this sentence, three times a minute. (Teacher write the sentence upon the board as follows :)

10:58—While pupils are writing, say:—Watch spacing between words—End each word carefully—Shift paper occasionally—Close o's—Use the arm. Fine lines—Graceful motions.
11:00—Stop—Use blotter—You did well—Next time we can do better—Now let us keep the same position and use the same free movement in all of our writing—Put away writing book, etc.

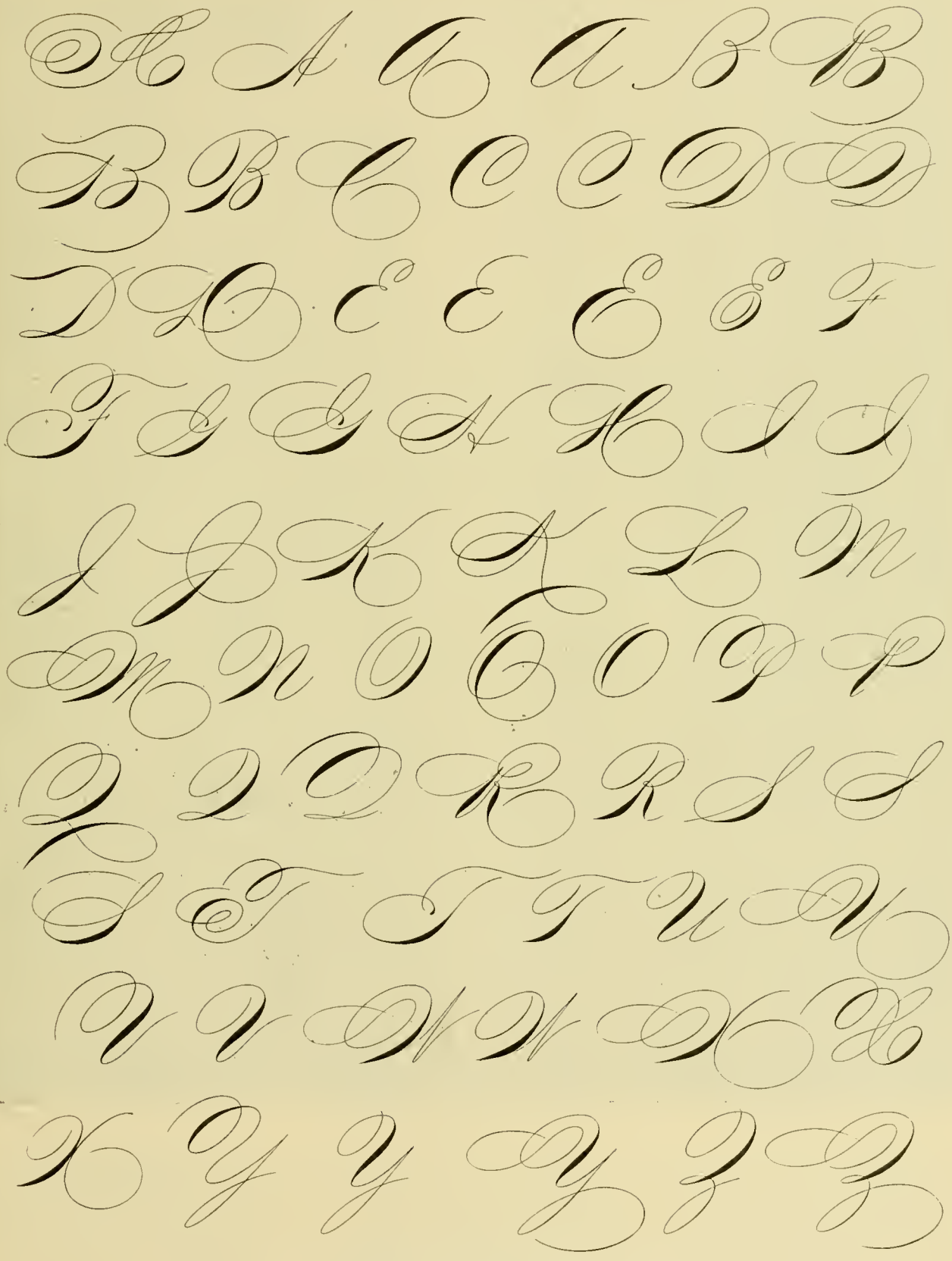
(Over)

ARRANGEMENT AND AMOUNT OF PUPILS' PRACTICE FOLLOWING INSTRUCTIONS ON PRECEDING PAGE: SEVEN MINUTES' ACTUAL PRACTICE; EIGHT MINUTES FOR INSTRUCTION, STUDY, OBSERVATION AND CRITICISM

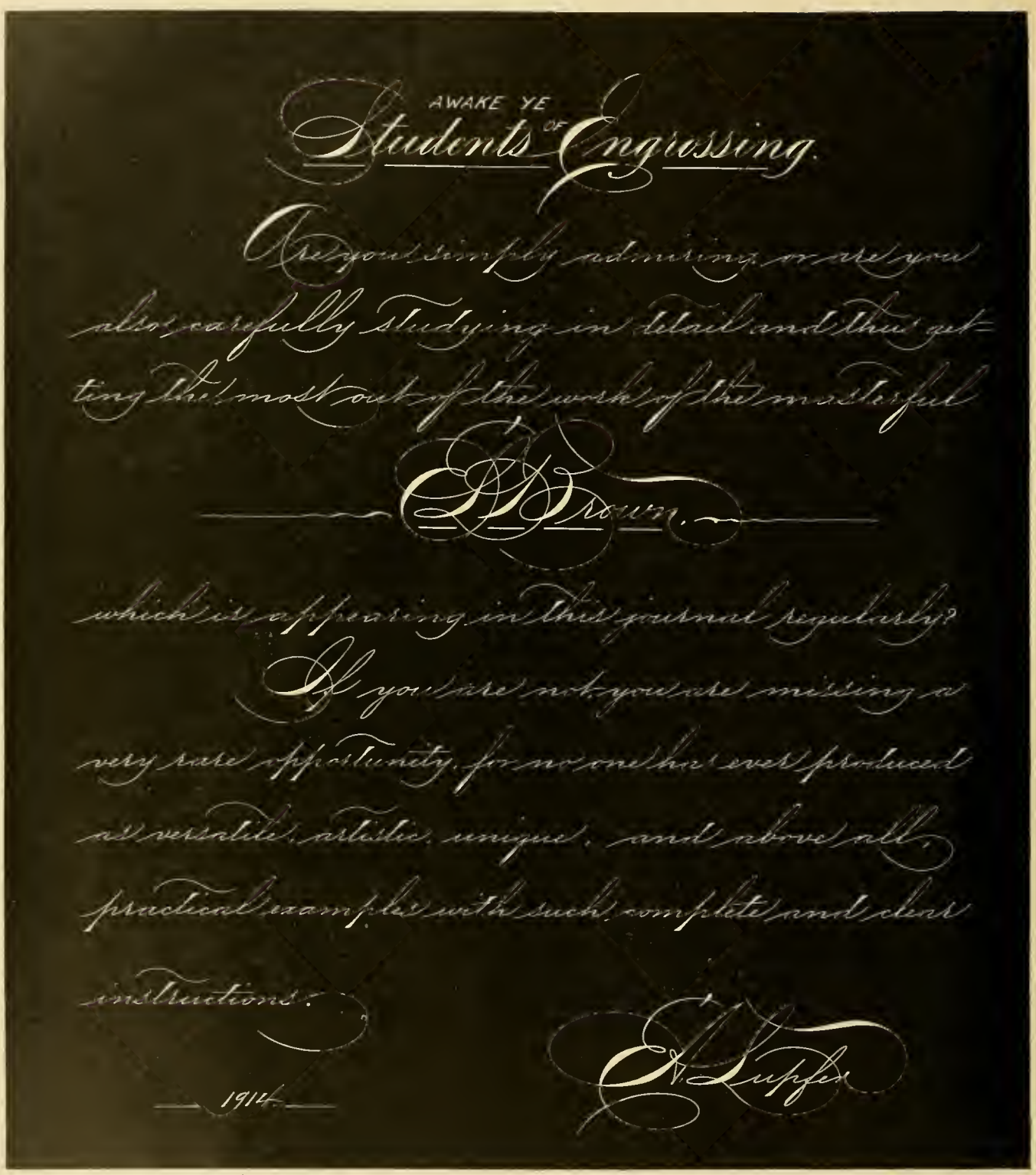


The above illustrates method of practice and arrangement of work; also the amount to be done in an average lesson, allowing half of the time for instruction and study. Only systematic, intelligent practice counts. Pupils need direction rather than dictation. Suggestion is more stimulating than instruction. Criticism helps if it is kind instead of cutting. Practice a minute or two; then suggest. Then practice another minute or two; then give another copy. Keep pupils thinking and working intelligently—enthusiastically. It is not a question whether pupils can learn; they cannot fail if this plan is followed. But it is as necessary that teachers *show* as well as *tell*. An ounce of showing is sometimes as valuable as a pound of telling. Inspiration comes from act as well as from art. *Act* well your part —*art* will follow.

Who will volunteer to give the next Model Lesson? Send it on. [Editor.]



By James D. Todd, Salt Lake City, Utah, High School, Penman.



CARD WRITING

I will write your name on one dozen white, colored, design or comic cards for 15c or two dozen for 25c. Agents wanted. Samples and terms to Agents for a 2 cent stamp. Lessons in penmanship.

J. C. DEW, CRANBERRY, W. VA.

Practice Paper 37c. a Ream (500 SHEETS)

THE FAUST SPECIAL RULED

Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

C. A. FAUST, 1024 North Robey St., Chicago.

FREE TUITION BY MAIL

To test our methods of teaching by correspondence, we will grant "Free Tuition Scholarships" to a limited number of new applicants for instruction in the following

Free Tuition Courses Taught by Mail

Normal	Penmanship	Book-keeping
High School	Typewriting	Agriculture
Professional	Shorthand	Civil Service
Salesmanship	Domestic Science	Drawing
Engineering	Law	Real Estate
English	Story Writing	Automobile

OVER 100 BRANCHES INCLUDED

Enrollment fee $5.- tuition free to first applicants. Send us your name and address—now—today—tomorrow may be too late. "Do it now." For "Free Tuition Scholarship," and full particulars, address

CARNEGIE COLLEGE Rogers, Ohio

CARD CARVING

Is a money-making home employment that is not hard to learn and is inexpensive. Send 10 cts. for a beautiful specimen and full information. A. W. DAKIN, Syracuse, N. Y.

$ $ $ $ $ $ $ MONEY

In selling my Printed Calling Cards.
A grand outfit to take orders for a stamp.
I have over 300 styles of cards for card writers.
Write for either Card Outfit or Card Manual.
W. McBEE, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

Duke Centre, Pa.,
August 20, 1895.

College of Commerce,
Detroit, Mich.

Gentlemen,- Are you in need of a penman who can assist in bookkeeping? Hoping I may hear from you, I am,

Very truly,
C. C. Canan.

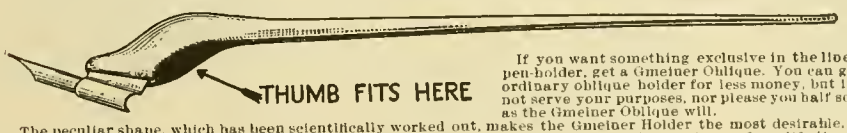
By the late C. C. Canan, the master of accuracy and detail.

W. G. PENGELLY.

The July number of "Case and Comment" a lawyers' magazine, Rochester, N. Y., contains a most excellent contribution entitled "Forgery Detection" by Wm. G. Pengelly, Columbus, Ohio. Mr. Pengelly, although not a professional penman, is an expert on penmanship, having given it almost a life long study, having had practical experience many years in bank work as well as in court work. Any one interested in the subject would get much condensed information in this splendid article. We know Mr. Pengelly well, and are glad to thus see his talents recognized. He is in demand in the larger cities and secures fees that are attractive.

By V. G. Musselman, Gem City Business College, Quincy, Ill.

THE OBLIQUE HOLDER WITH AN INDIVIDUALITY.



If you want something exclusive in the line of a pen-holder, get a Gmeiner Oblique. You can get an ordinary oblique holder for less money, but it will not serve your purposes, nor please you half so well as the Gmeiner Oblique will.

The peculiar shape, which has been scientifically worked out, makes the Gmeiner Holder the most desirable. The price in either seven or ten inch lengths is only $1.00, while it will be a source of satisfaction to you for a life-time. Agents wanted.

A. J. GMEINER, 30 ASYLUM ST., HARTFORD, CONN.

Pen Work

Skillfully written letters, cards, envelopes, specimens, etc., have been received from the following :

W. H. Wherley, Rockford, Ill.; Geo. W. Collins, Big Rapids, Mich.; W. L. Hughes, Crawfordsville, Ind.; A. H. Quinette, Duquesne, Pa.; C. S. Chambers, Covington, Ky.; J. G. Christ, Lock Haven, Pa.; L. D. Root, Oberlin, O.; A. B. Johnson, Lake City, S. C.; H. J. Ennis, Portland, Or.; Geo. L. Crisp, Yankton, S. D.; Fred Berkman, Pittsburgh, Pa.; L. B. Lovett, Poughkeepsie, N. Y.; J. E. Page, Plainview, Texas; S. C. Bedinger, Stillwater, Okla.; Earl A. Rishor, Bridgeport, Conn.; H. A. Reneau, Monroe, Wis.; W. E. Taylor, Hawksville, Ga.; J. O. T. Towler, Hedley, Tex.; G. L. Hoffacker, Roxbury, Mass.; R. M. Evans, Strongs, Miss.; W. H. Bristol, Elmore City, Okla.

Siege Guns

Siege-gun-size clubs have been received from the following live, up-to-date schools :

The Elliott Com'l School, Wheeling, W. Va., A. D. Shimek; Spencerian Com'l School, Cleveland, O., Geo. T. Brice; Brown's Business College, Terre Haute, Ind., C. P. Bealer; Latter-Day Saints Business College, Salt Lake City, Utah, M. H. Ross; School of Business, Albion, Mich., Geo. L. Greswald; Bliss Business College, Columbus, Ohio; Goldey College, Wilmington, Del., W. B. Mahaffey; Wilkes-Barre, Pa., Business College, Victor L. Dodson.

A list of twenty subscriptions has been received from H B. Lutz of the Milton, Pa., High School. Mr. Lutz writes a very practical business hand.

A splendid list of subscriptions has been received from that well known school, Capital City Commercial College, Madison, Wis., G. E. Spohn, President. This club would indicate a very prosperous school. The students of the above named school evideotly know a good thing when they see it, for large clubs of subscriptions continue to come to us from time to time, from them. It alsn indicates that the faculty of this school is up-to-date and expects their pupils to use up-to-date texts in their work.

A. P. Meub, of the Polytechnic High School, Santa Ana, Cal., has seventy-five students in his penmanship class. He states tbat every one is a subscriber to the B. E. with one or two exceptions where there are a number of pupils from the same family. This is speaking well for Mr. Meub; but then, what else can you expect from a penman of Mr. Meub's ability to handle the pen and to teach the art to others ?

PROGRAM OF NATIONAL ASSOCIATION OF PENMANSHIP SUPERVISORS

Chicago, Ill., Dec. 28, 29, 30, 31, 1914

President's Address, T. W. Emblen, Supervisor of Penmanship, Elmira, N. Y.

"Normal School Writing," J. A. Stryker, State Normal School, Kearney, Neb.

"Problems that Confront the Supervisor," Laura J. Breckenridge, Supervisor of Penmanship, Peru and West Lafayette, Ind.

"How To Create and Maintain Interest in Penmanship on the part of Teacher, Pupil and Patron," J. R. Bayley, Surpervisor of Penmanship, Minneapolis, Minn.

"Courses of Lessons for Each Grade, What? How Much?" E. C. Mills, Rochester, N. Y.

"From the Standpoint of the Grade Teacher," L. D. Ront, Supervisor of Penmanship, Elyria, Ohio.

"Scales for Grading Writing," J. L. Stockton, Principal Department of Pedagogy, State Normal School, Winona, Minn.

"How I Supervise Writing in Public Schools," J. A. Savage, Supervisor of Penmanship, Omaha, Neb.

"Devices Which Aid in Securing Results," Arthur J. Becker, Supervisor of Penmanship, Chattanooga, Tenn.

Round Table Discussion, "How To Secure Applied Movement in All Daily Work."

Round Table Demonstration, "My Favorite Alphabet."

Discussion, "Is a Standard Alphabet Desirable?"

F. B. COURTNEY'S SCHOOL OF Penmanship. Taught by Mail only

Position Getting, Salary Raising Writing Taught. Journal Free. Francis B. Courtney, Box G 492, Detroit, Mich

Something Unique in Obliques

A Hand Made "Correct Grip" Walnut Oblique Pen Holder, 9 inches long. Will make a very attractive and useful Christmas gift, or present your desk with one. Price only 50 Cents.

E. HANSON, 163 Muskegon Ave., Muskegon, Mich.

Official N. C. T. F. Announcement.

It has been decided by the Arrangement Committee of the National Commercial Teachers' Federation, which meets in Chicago Dec. 28-31, not to hold Shorthand or Typewriting Contests under the auspices of the Federation, as was announced sometime ago. We believe this is a good move as too frequently they detract from the regular convention work and lead to unavoidable contentions.

E. F. Edel is now with Brown's Business College, De Kalb, Ill. He also teaches penmanship in the Northern Illinois State Normal School, of De Kalb. Mr. Edel reports that he has large classes and that his students are progressing nicely. Mr. Edel is a capable teacher and we wish him success.

H. G. Gover, formerly of Loomis, Mich., is now employed to teach commercial branches in the Sioux Falls Business College, Sioux Falls S. Dak.

Miss LeNora Cunningham, a graduate of Ferris Institute, has been elected to teach shorthand and typewriting in Mr. A. T. Link's new school at Portland, Oregon, known as "Link's Business College." Mr. Link has for his commercial teacher Mr. Ira Taylor, formerly of Portland.

Mr. C. F. Conner, Heald's Business College, of Stockton, Calif., favored us with a list of fifty-seven subscriptions, which indicates Mr. Conner is doing good work in the west, the same as he recently did in the Zanerian College as a student.

J. B. Clark, of the Jacobs Business College, Dayton, Ohio, favored THE BUSINESS EDUCATOR with a list of thirty-eight subscriptions, which indicates that even though money is scarce, generally, they are having a good attendance and that much interest is being taken in the work.

FOR SALE.

Only Business College in city of 27,000. Located in Central States. A bargain. Address, ADMINISTRATOR, care BUSINESS EDUCATOR, COLUMBUS, O.

LESSONS IN ENGROSSING

BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions.

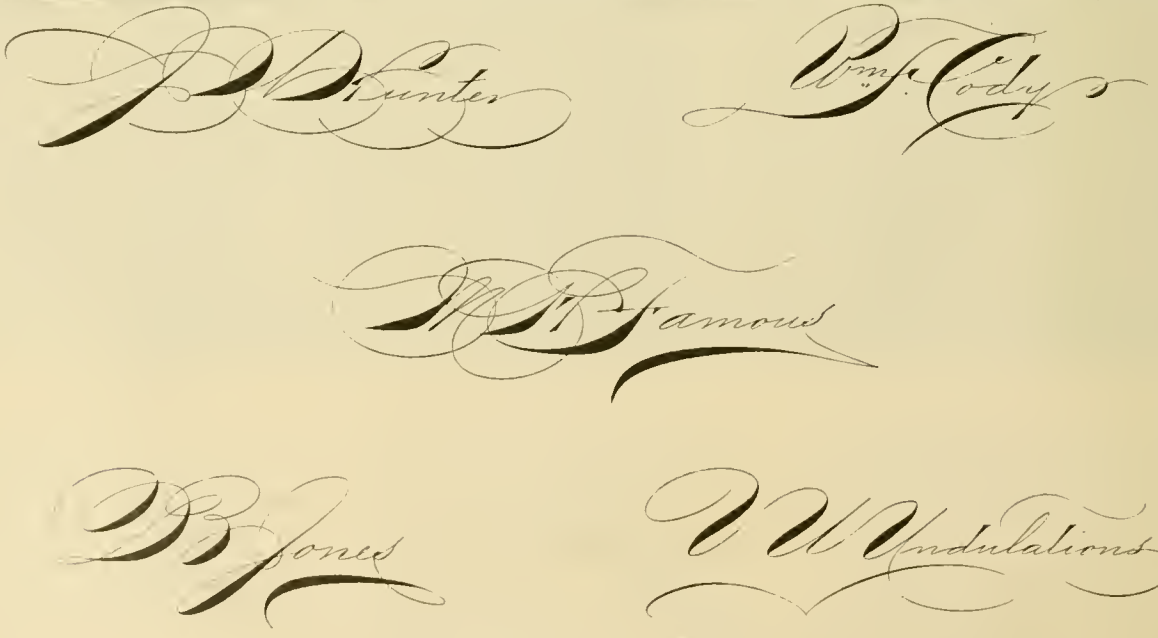
For terms, address,

P. W. COSTELLO

Engrosser and Illuminator,

Odd Fellows Hall Bldg.,

Scranton, Pa.



By Fred S. Heath, Concord, N. H.

Wanted Sales Manager for our chain of schools. Address, **WILLIAMS COMMERCIAL COLLEGE,** Milwaukee, Wis.

T. H. Miller

Shading Pen Lettering and Show Card Writing taught by mail. Booklet and Beautiful Specimen for 10c. If you enclose 25c you will receive my challenge specimen freab from the pen.

T. H. MILLER, Box 7 CHARLESTON, MO.

OBLIQUE PENHOLDER FREE

Thoosands are now osing these neat little holders for professional work. Why not yon? 15 Written Cards (with Free Oblique Holder), 25c; 1 Set Ornate Capitals, fresh from the pen, 25c; 1 Flourished Specimen in Colors, 50c; Show Card Alphabets,—Modern, Bradley, or Marking Text, each, 25c; 100 Blank Cards, Smooth, 20c, Linen Finish, 25c.

Send for estimate on Engrossing.

Agents wanted.

120 W. Prescott, SALINA, KANS.

An Experienced, Energetic

And Progressive Young Man, who can teach Bookkeeping and kindred subjects, Gregg Shorthand, Typewriting and Penmanship, wants position as teacher in Commercial Department of High School or Business College. Good references. Address

B. J., care Business Educator, Columbus, O.

WANTED Partner, take charge commercial department, penmanship and business English, in finely equipped and well established business college in excellent western climate. Must be A1 man, good personality. An opportunity to connect two live wires. I have the business if you can deliver your share of the goods. **J. ELDRIDGE,**

Care Business Educator, Columbus, Ohio

POSITION WANTED

As commercial teacher by ambitious young man; age 21; two years' experience; good penman; highest references. Address

"B" care BUSINESS EDUCATOR, COLUMBUS, OHIO.

WANTED Commercial Teaching position by Incorporated Accountant with years of experience to his credit in Accounting and Commercial School fields.

T. E. CUPPER, QUINCY, FLA.

WANTED

A high grade Solicitor for a Business College in a city of 50,000 with no opposition. Only an experienced man with best of references as to character and ability need apply.

Address E. G. Care Business Educator, COLUMBUS, OHIO.

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

INSTRUCTORS' ASSOCIATION,

R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

FOR SALE!

A Business College in a city of 14,000. Doing a paying business. Nearest competition 30 miles. Good reason for selling. Address, **Y,** Care Business Educator, Columbus, Ohio.

Business Colleges For Sale

Bargains, money makers, just what you want. If you desire a paying proposition, write us, state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

INSTRUCTORS' AGENCY

M. S. COLE, SEC'Y MARION, INDIANA

Northwestern Teachers' Agency

We need greatly teachers for emergency vacancies which offer the best opportunity for promotion. The leading Agency for the entire West and Alaska.

BOISE, IDAHO

R. B. I. TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Are you a teacher of the commercial branches? Do you wish to make your preparation more effective? Would you like to insure advancement in your profession? Get a copy of our commercial teachers' bulletin and learn how you can do this with the minimum expenditure of time and money. We train and place over a hundred commercial teachers annually. Over 400 of our graduates now teaching the commercial subjects in nearly 40 states and foreign countries. Send postal card for bulletin. Address

ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

JANUARY OPENINGS

We had more than two dozen fine high school positions last January, to say nothing of a splendid list of business college places. Send us your credentials early and we can serve you better. FREE ENROLLMENT.

CONTINENTAL TEACHERS' AGENCY, (Incorporated)

BOWLING GREEN, KY.

Uncle Sam's Big Shoe City

Obtained, through us, last month a supervisor of penmanship; and now Brockton, Mass., has four of our special teachers, classing with Columbus, which has 3; Detroit, 4; Minneapolis, 3; Des Moines, 3; Omaha, 6; Milwaukee, 3; St. Louis, 5; and Cincinnati, 2—offered merely as samples of the range of our service.

Let us help YOU "No position, no pay" is our motto.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST)

E. E. Gaylord, Manager Prospect Hill, Beverly, Mass.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

LOUISVILLE MALE HIGH SCHOOL

Covington, Kentucky, High School; Fort Smith, Ark. High School, and many other good schools, public and private, selected our candidate for **Emergency Vacancies** a year ago. We shall need a number of good teachers to fill important positions in December and January. Drop us a card to be sure you are on our **Available List.** Superior service for teacher and employer is our aim.

THE SPECIALISTS' EDUCATIONAL BUREAU

Robert A. Grant, Manager Webster Groves, St. Louis, Mo.

J. Z. Hackman, Elizabethtown, Pa.

KNIFEMANSHIP
Your name carved with a knife or Six Cards in a style you have never seen before for only 25 cents. Information free.
A. W. DAKIN, SYRACUSE, N. Y.

LET ME HELP YOU
Select one of your Christmas gifts. A package of 50 of my finest Visiting Cards put up in an attractive Christmas box sent postpaid for 80c. Package of 100, $1.40. Get your orders in early.
A. P. MEUB,
Penman Polythechnic High School, Santa Ana, Calif.

Coast College of Lettering
519 Germain Building
Los Angeles, Cal.

We teach SHOW CARD WRITING by mail.
Show Card Writer's Supplies.
The famous Eberhard Flat Stroke Brushes.
Coast Brand of Dry Adhesive Colors.
Hand-made Alphabets, Bradley, Roman, Marking, Egyptian and Pen Alphabets---$1.00 each.
The Stark engrossing instrument.

Mr. J. A. Savage, whose congenial countenance is shown herewith, was born in Adair, Iowa, in 1877, and comes from Penn-Dutch-Irish stock. Anyone acquainted with that combination will readily recognize in Mr. Savage the qualities of resourcefulness so characteristic of the Irish and of perseverance so typical of the Dutch.

In 1882 his parents moved to Central Nebr., later they moved to Bolles, Nebr., where Mr. Savage attended a sod school house and later graduated in the high school, spending the summer of 1890 and 94 herding cattle In the fall of 1894 he entered the Grand Island, Nebr., Business College and completed the business course in the spring. In 1895-96 he taught country school, and attended the Omaha Commercial College during the winter of 1897-98, where he took special work in penmanship under the master penman, J. W. Lampman.

In 1898 he wrote cards at the Trans-Mississippi Exposition in Omaha, and also at St. Louis during the Louisiana Purchase Exposition in 1904. He kept books in Omaha for nineteen months, and in the spring of 1900, began as instructor in the Omaha Commercial College, continuing until 1909, during which time he had charge of all penmanship work, arithmetic and correspondence instruction, and also aided with the advertising and preparation of catalogs. From 1909 to 1914 he was with the Grand Island, Nebr., Business College as teacher of Penmanship, Arithmetic, English, Letter Writing, Commercial Law and assistant in Bookkeeping. In the summer of 1914 he attended the Zanerian, and in the fall began the supervision of writing in the public schools of Omaha. Needless to say he is a mighty good man in a mighty good position. His personality, his perservance, his experience and his ability will make for a higher order of success in the writing of Omaha.

Mr. Savage is a many sided man. For a number of years he has taken an active interest in directing the athletics of the schools with which he has been connected, as well as taking active part in literary and musical societies. He is a Methodist and a Republican, but, of course, like many others, he likes Wilson and Bryan. As he says, he is "short from head to feet but getting rather wide from east to west." He likes to fish and to kodak and to have a good time generally. He is happily married and is the daddy of a five-year-old live wire "Bob."

Example of show card lettering and decoration by Coast College of Lettering, Los Angeles, Calif.

State of North Carolina Officials endorse King's Business College

Raleigh, N.C. Aug 28, 1909

We the undersigned cheerfully recommend King's Business College as a reputable and reliable institution, in every way worthy of the consideration and patronage of all young people seeking a sound business education. The president of this well-known school, Mr J H King, is a successful business college man, in whose ability and integrity we have confidence.

W. W. Kitchin, Governor
J. Bryan Grimes, Secretary of State
B. D. Dixon, Auditor
B. R. Lacy, State Treasurer
T. W. Bickett, Attorney General
Miles C. Sherrill, State Librarian
M. L. Shipman, Commissioner Labor & Printing
James R. Young, Insurance Commissioner

COPY OF ORIGINAL BY L. MADARASZ

A specimen from the famous Madarasz pen not long before he died. Have you The Madarasz Book of 80 similar pages of skill?

Ornamental Penmanship

BY

E. A. LUPFER.

Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

You will all be sending out greetings to your friends, so the copy this month will answer two purposes.

I would suggest that you work on the H alone first, then the G. You will then be able to join the two letters with one stroke of the pen. Work on each of the small letters and flourish individually before attempting the whole.

Put on a neat border as it improves the looks. Try various combinations and borders and mail the best one to your "best friend," as I shall be satisfied with the next best.

YOUR PENMANSHIP COLLECTION

You must have models and inspirations if you wish to reach the highest in penmanship. I would therefore suggest that you add a book on penmanship or a specimen from some penman to your collection for Christmas.

The Sunday Herald, Boston, Oct. 11th, gave an excellent write up of the work being done in the new Boston Clerical School in Roxbury, under the direction of Mr. Raymond G. Laird, ably assisted by G. A. Hoggacker, H. E. Comins and Miss Mary L. Knodell. As stated some time ago, this school aims to do precisely the same work as a business college but at public expense the same as other high schools are doing. The requirement of a two year's high school course makes the calibre of student's about as near equal as is possible to find and therefore easy and effectively taught. Certificates are to be granted when they have completed the work, irrespective of the time required.

BE A BANKER

Splendid opportonities. Pleasant work, short hours, all holidays off, yearly vacation with pay, good salary. Diploma in six months. Catalog free.

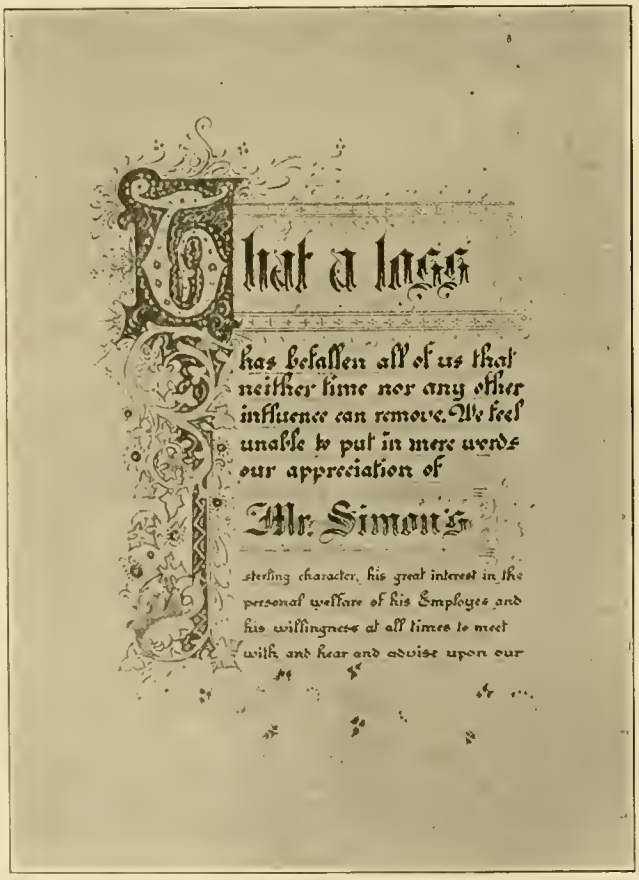
EDGAR G. ALCORN. PRES.,

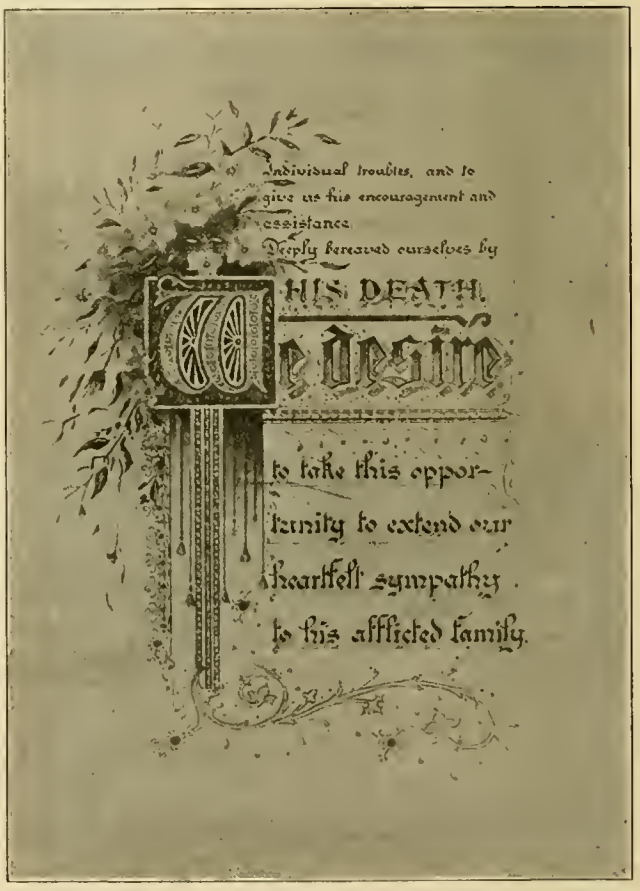
AMERICAN CHL BANKING, 164 McLENE BLD, COLUMBU, O.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.





Executed by E. H. McGhee, Trenton, N. J., Rider-Moore & Stewart School.

T and design in Mauve with a generous touch of white, giving it a subdued effect. Background of T and bar in gold. Pen lines in vermilion, with gold dots here and there.

W and panel or bars, in deep Mauve or violet, touched up with white after it was thoroughly dry. Scroll work at bottom, in two shades of Mauve, very light. Background of W in gold; ornament inside of W vermilion. The e desire in two shades of Hooker's Green, No. 2. Underscoring and cord lines in Mauve. Tassels in gold, white and Mauve, giving a silky effect. Flowers in natural colors.

Professional signatures by S. O. Smith, Hartford, Conn.

By A. P. Meub, Penman, Santa Ana, Calif., Polytechnic High School.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

SPARKS FROM THE YULE LOG.

Change every frown you meet on Christmas to a smile.

Better not have the Christmas spirit than to imbibe it across the bar.

An expression of good will, without money is often more appreciated than a money gift without love.

The surest way of making a merry Christmas for yourself is to make it a merry one for others.

Many, on account of the high cost of living, will be compelled to put less money and more heart in their Christmas offerings, which will be an improvement.

Make all your Christmas greetings carry the implied promise to do all in your power to make the good things you wish materialize.

Every Day Suggestions

The best way to keep your credit good is not to use it.

Life is a constant struggle to make both ends meet, and the only time I was able to accomplish it easily and comfortably, was in the happy days of childhood, when I manicured my toes with my mouth.

When a sensible and practical young woman selects for her co-partner in the work of life a young man fortified for the struggles before him by a thorough, practical education, and is not encumbered by bad habits to sap his physical and mental vitality, that union may be regarded as a safety match.

Pride goeth before a fall. The strutting turkey realized that when his neck went under the ax.

If you are not sure of a heaven hereafter, make one for yourself and friends within the circle of your influence on the earth that you are sure of.

"In union there is strength." But unfortunately this is true in bad movements as well as in good ones.

It is said that a person may as well be out of the world as out of fashion. Well, if fashion continues to deal out the atrocities she has been doing of late, one would almost as soon be out of the world.

There are some things we are better off for not knowing—our neighbor's shortcomings, for instance.

When we get what we have not honestly earned some one has lost what he honestly earned.

The Christmas Greeting of an Old Scrooge and the Response Ferocious

The Success Magazine some years ago contained the following lines expressing a greeting to which we have never seen a response from the one whose feelings it so mercilessly outraged :

Persons feminine of gender,
Pounding at the lettered keys,
Think you that I should surrender
Tribute, be it ne'er so slender ?
Lithe and listen, please.

You, who chafing at your fetters,
Say you "do not have to work,"
Queen of Pompadoured coquettes,
How you hate to take my letters !
How you love to shirk !

You, who take two hours for luncheon,
Cake and soda as it seems,
Being all the food you bunch on,
While all afternoon you munch on
Callow chocolate creams.

Typist, 'tis the truth I'm telling.
Pardon my insurgency,
But, O maid, at work rebelling,
Scorner of the rules of spelling,
Not a cent from me !

Now, we can imagine that if the stenographer, thus rudely addressed, had been of the red headed variety, she would have relieved her pent-up feelings in a retort something like the following, transcribing it in the reddest of red ink:

Surly brute, devoid of feeling,
With a soul dried up and small,
Only crookedness revealing,
Deeply dyed with double dealing
And the most consummate gall.

Listen to the little story
I am going to narrate;
It is not a tale of glory,
Not heroic, brave nor gory,
But of meanness up-to-date.

You're the chump who dictates letters,
Putting English to the blush;
Words released from grammar's fetters,
Stirring with contempt your betters
By your wishy-washy slush.

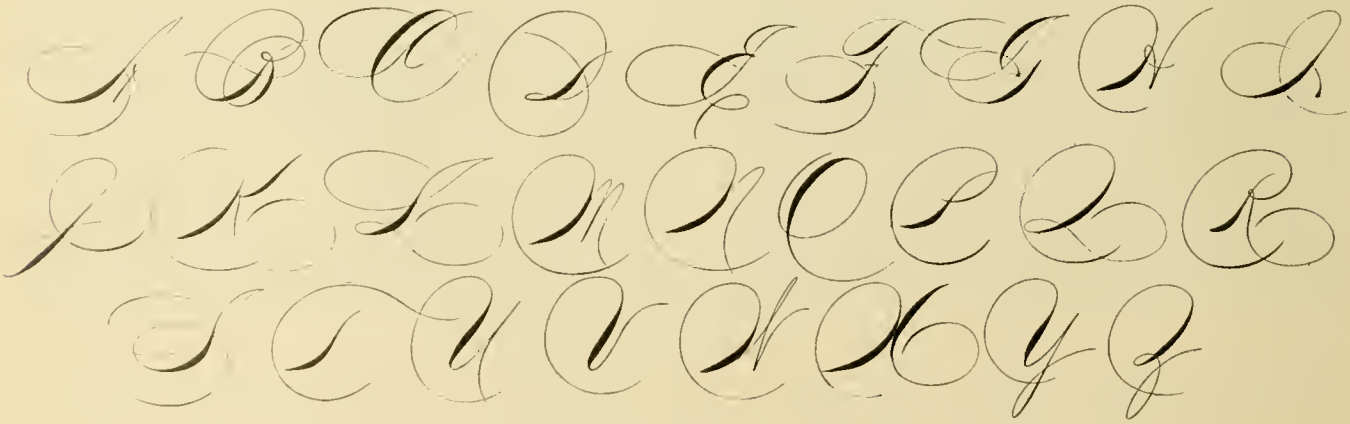
Calling me to take dictation,
You will smoke a vile cigar,
And inflict a crude narration
With bombastic word inflation,
And the manners of a czar.

But you read with words abusive
Your weak efforts I produce,
Blaming me with terms effusive
For expressions quite illusive,
Meaningless, obscure, obtuse.

If I try to make your jumble
Look respectable and neat,
You will then complain and grumble,
And my fond hopes take a tumble
From a victory to defeat.

Christmas Greetings, you old sinner ?
Not from me, sir, nary time.
May your joys get thin and thinner,
May you eat your Christmas dinner
In a much more torrid clime!

By Fred S. Heath, Concord, N. H.



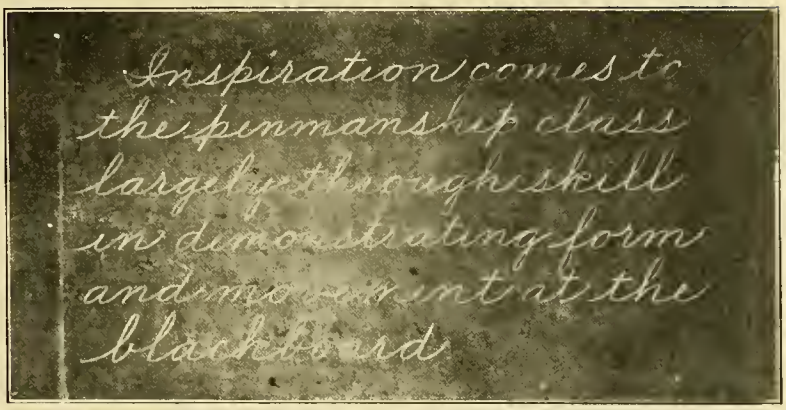
H. E. Perrin, Sunnyside, Wn.

Miss Mary Ellison, whose portrait appears above, commercial teacher and supervisor of writing, Crystal Falls, Mich., was born in 1892 in Norway, Michigan, where she received her education, graduating from the high school. During three years of her high school work, she had charge of the public and School Library after school hours, thus obtaining a valuable knowledge of books. She had thought to become a librarian, but this plan was changed by her teacher, Mr. Perry A. Lint, a commercial instructor who was a penmanship enthusiast, having received his inspiration and skill from such well known teachers and penmen as R. C. Cottrell, O. D. Foster and E. G. Miller.

In the fall of 1911 she entered the Zanerian College of Penmanship, pursuing penmanship half days and finishing her bookkeeping course in Bliss College the other half day. By January she finished her work in bookkeeping and by June, in penmanship. In July she was elected to her present position which she has filled full to overflowing with success.

Miss Ellison is a young woman of much more than average ability, personality and character.

At the close of her first year's work, 25 of her pupils received Certificates for Proficiency in Writing. The next year, 123 received Certificates in the High School and 72 in grades 7 and 8, and 8 of her teachers secured Podagogical Certificates, all of which are tributes to her enthusiasm and ability.



By T. C. Sawyier, Allegheny High School, Pittsburgh, Pa.

Engrossing

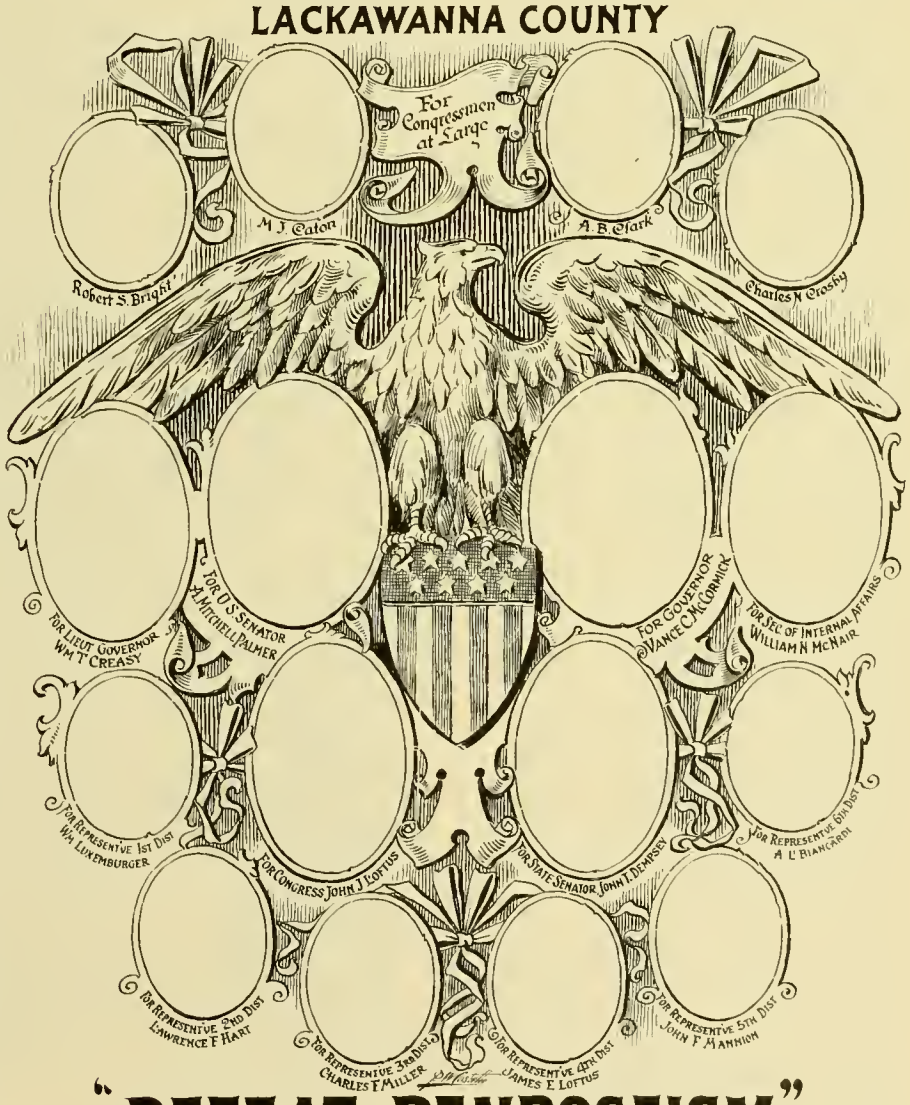
The engrossing artist of the present day is called upon to execute various kinds of drawings other than the engrossing of resolutions and testimonials and in this particular instance we have the designing of a lay out for a poster, for a group of photographs of a set of political candidates shown herewith.

The American eagle and shield are here made the central figures of the lay out, and the balance of the drawing radiates from this central point. It is not necessary that the student follow this sketch line for line.

Try an arrangement of your own using the same central figures if you please, but change the balance of the design. Aim to have your completed sketch hang together and to have it nicely balanced. The pencil lay out ought to be carefully made before applying the ink. Use only black ink, Higgins' waterproof preferred, for any drawings that are to be reproduced. Fine lines have no place in a drawing of this character. A No. 4 Soennecken pen was used throughout in the rendering of this particular piece of work.

There is quite some demand for work of this character and the engrossing artist will find it pays as well as any other branch of the business.

P. W. COSTELLO,
Scranton, Pa.



DESIGNING
and
ENGROSSING
By
E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Illuminated Christmas Card

(See page 9.)

WE EXTEND ALL GOOD WISHES TO THE READERS OF THE BUSINESS EDUCATOR FOR A MOST ENJOYABLE CHRISTMAS

For our lesson this month we present a neat illuminated card in the form of a Christmas greeting, full of good practical ideas for the engrosser. Size of drawing 8½x12½ inches. It is better to sketch the design on one sheet and to transfer to another for the finished drawing. In this way the surface will be clean and better for the color.

Pencil in the initial "H" and scroll work first, giving special attention to the character and form of each. Beginners must closely follow good models of scroll work and lettering until form is thoroughly impressed on the mind. Do not hurry your drawing, or be satisfied with the "good enough" kind, but aim for the very best you are capable of producing at all times. Form and proportion must receive the most critical attention. Boldness and symmetry of line are as essential to pleasing scroll work as they are to good writing.

When you have finished your sketch, blacken the reverse side and place the sketch on sheet for completed drawing. Trace all lines very carefully with pencil or any pointed article, with sufficient pressure to produce a good impression. Next finish drawing in detail, outline in a fine India ink line, then remove pencil lines, using a sponge rubber for this purpose.

COLOR

Green and red predominate. Hooker's green No. 2, with a few touches of Payne's gray and Chinese white. First pass a thin wash over the scroll work and with a darker shade of same color, wash in background, aiming for a uniform tone. Use color with considerable body for darkest tones. After the washes are added, outline with a number five Soennecken pen. The background of the initials in line "Happy Holiday" is gold which should be added before outlining letters and scroll work in India ink. With a common pen and Chinese white add lines and dots. Touches of gold and red also enhance the effect of this design. Underscore lines of small text and head-lines in red. This class of work is most beautiful and interesting, and furthermore, profitable.

We have orders from all parts of the country, some preferring the illuminated text, some like plain engraver's script with a neatly flourished Old English headline, and still others will only be satisfied with the plainest style of lettering, and script, without ornament or flourish. It is a good idea to find what style best pleases your customer, then cater to his tastes. Better let him have what he wants than what you want him to have. He will be better satisfied and as long as you get your money you shouldn't worry.

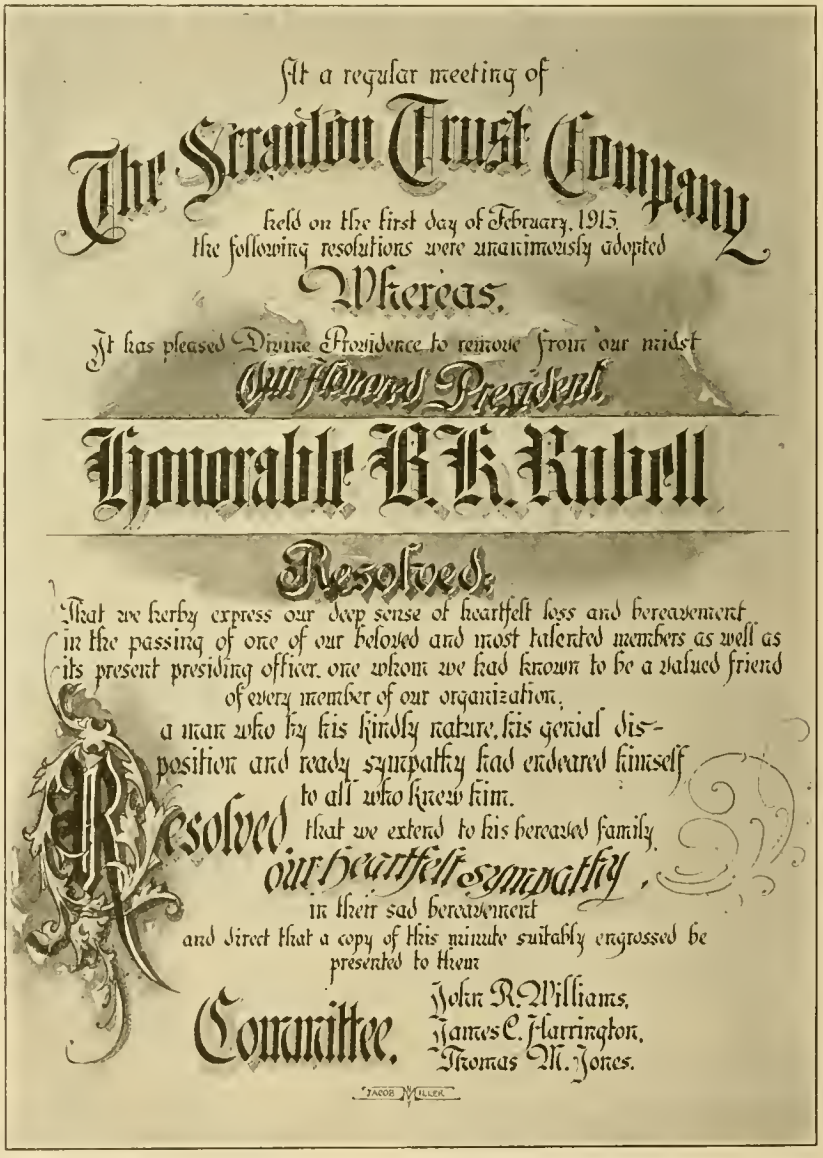
A list of one hundred and six subscriptions has been received from W. B. Mahaffey, Goldey College, Wilmington, Del. The thing which appealed to us strongly, was the business-like way in which he wrote his letter and arranged his subscription list. Mr. Mahaffey is a young man of good qualities and speaks in the very highest terms of the Goldey College and its proprietors. This large list of subscriptions indicates that there is going to be some fine work done in penmanship in that institution.

A large list of subscriptions has been received from the famous old, but up-to-date, school, Eastman College, Poughkeepsie, N. Y., G. A. Rockwood, club raiser. This institution has for many years employed penmen of high rank and many of our readers will remember seeing some of the fine work that Mr. Rockwood has sent out in the form of written letters. Madarasz once held the penmanship chair in that institution. The junior member of our firm, Mr. Bloser, has in his scrap book a letter written by Madarasz while there in 1882. A catalog was requested and the letter accompanied it. Mr. Bloser was then on the farm in Pennsylvania and this letter may have been the means of inclining him toward penmanship more than any other one thing. Eastman College has done its share in the way of interesting and training persons in penmanship. May the good work continue. Mr. Rockwood has been with Eastman for nearly thirty years and has probably written more graceful, skillful letters than any man living.

A list of thirty-six subscriptions has been received from our old friend and patron, Mr. J. M. Holmes, San Diego, Calif., High School. Mr. Holmes writes a very delicate ornamental hand which explains the reason why he is able to inspire his students and get them to the point of subscribing to THE BUSINESS EDUCATOR.

BOOK REVIEWS

"Business Correspondence in Shorthand, Nos. 1 and 2 Combined," revised edition, price 60c, cloth bound, is the title of a splendid little volume for Isaac Pitman students of Shorthand. The printing, engraving, and binding, like in all their publications, is first class. The volume gives actual correspondence, retaining the forms and expressions generally met with in the various branches of business correspondence. The matter is also divided into sections for the testing of speed either in Shorthand or Typewriting.



By Jacob Miller, New York City, 42 Ave. B.

"Business Organization and Combination," an analysis of the evolution and nature of business organization in the United States and a tentative solution of the corporation and trust problems. Lewis H. Haney, Ph. D., Professor of Economics in the University of Texas. Author of "A Congressional History of Railways," and "History of Economic Thought." The Macmillan Company, Publishers, New York. Price $2 00.

This is a splendid book, and while it deals primarily with the subject as presented in Colleges and Universities, the author has kept in mind the interest of the business man as well as the general reader.

To accomplish his design the author has avoided unduly technical language wherever possible, and has sought to explain any unusual usage. Numerous concrete illustrations of business organization are given. Indeed, the author believes that in no similar work will so large a mass of up-to-date illustrative data be found.

The general scheme of the work is as follows: First comes a series of chapters describing and analyzing the various forms of business organization in such a way as to bring out the centuries—long evolution which has molded them. Then, the corporate form, being clearly dominant, the life history of a corporation is set forth in a series of chapters which describe in some detail the main events: promotion, underwriting, reorganization, and the like. Finally, great evils having appeared in corporate organization, the question of public policy is raised, and an attempt at a comprehensive and scientific solution of that question is made.

"Ocean Traffic and Trade" by B. Olney Hough, Editor of the American Exporter; La Salle, Extension University, publishers, 2550 Michigan Ave., Chicago; price $3.00 is the title of a cloth bound volume, 430 pages, well printed in large type, devoted to the subject named in the title. This is an invaluable volume to all who export or import. The author has laid particular stress on the matter of handling foreign freight, explaining from his broad experience the many complexities that arise in connection with handling of world-wide traffic. He makes many practical suggestions as to ways and means of developing export trade.

The treatise contains a considerable number of photographs and actual forms portraying various phases of this work. The author has brought out a great many important and practical facts relative to the conduct of foreign business—facts which are little known to even experienced traffic men. Among such points might be mentioned exporting in bond and securing the benefit of the draw-back, the latter being a matter of considerable practical importance in many lines of business.

Some of the names of the chapters will serve to indicate the range and the practical nature of the new work:

Ocean Carriers, Shipping Agreements, Ocean Shipping Routes and Service, Seaports and Terminal Facilities, Handling Export and Import Shipments, Getting Export Trade, Developing Export Trade, Foreign Credits and Collections, Foreign Trade Opportunities, Marine Insurance, Merchant's Marine.

"Successful Selling" by E. Leichter, Funk & Wagnalls Co., New York; price 55c, postpaid, 50c net, is the title of a very compact, well printed and bound, little volume devoted to the popular and profitable subject of salesmanship. It is alike interesting, stimulating and helpful to the experienced salesman as well as to the novice. The chapter headings are: The Modern Aspects of Selling; Requisite Qualities; The Approach; The Presentation; The Closing; Negotiations; The Larger Sale; The Story of a Career. All in all it is one of the finest little volumes we have had the pleasure of examining.

The sixth revised edition of "Style-Book o Business English," by Hammond and Herzberg, Isaac Pitman & Sons, 2 West Forty-fifth St., New York City, N. Y., price 85c, cloth binding and gilt-edged, 272 pages, is before us. The aim of the book is to present material for academic, commercial or technical students.

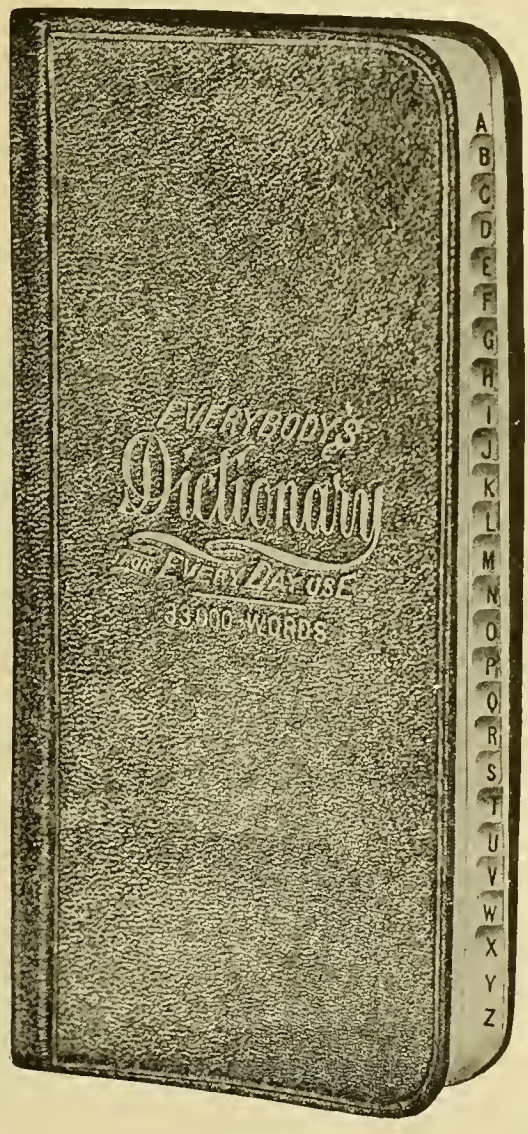
The order of items in a letter; the seven parts of a letter; the proper way to address officials; details of punctuation, capitalization, grammar, spelling; social and friendly correspondence; the choice of words in a letter; the effective writing of letters of application; letters to debtors; twenty-five tests for any letter; terms used in business; the duties of a private secretary; the Post Office and the telegraph service; filing and indexing;—these are some of the numerous topics discussed in Style-Book of Business English.

"Commercial Education" published weekly at 4 Adam St., Adelphi, London, England, W. C., reports in its issue for October 6th that the enrollments in the Commercial schools of Great Britain to that date are from 20 to 50 per cent, less than last year. This falling off, it is stated, is due to the greatest national disturbance that has occurred within living memory.

The wonder to us is that the falling off in attendance is not even greater than reported. It must be difficult for teachers to keep in a frame of mind to instruct and for pupils to apply themselves in learning while the nations are engaged in such a mighty struggle to crush each other. Let us hope that the great war will speedily end.

"Gregg Shorthand Magazine," John A. Morris, Editor, Gregg Publishing Company, Publishers, No. 21 Harrington Street, Liverpool, Eng., for June, July, August and September is before us and a most excellent 20-page magazine it is. Much like its parent published in Chicago. The paper and printing are excellent.

CAREFUL WITH FIRE



is good advice, we know; Careful with words is ten times doubly so. When Will Carleton wrote this, he might well have had in mind EVERYBODY'S DICTIONARY as the best means of preventing verbal catastrophe.

The importance of being correct in the use of words is the theme in the couplet.—

"Thoughts unexpressed may sometimes fall back dead;
But God Himself can't kill them when they're said."

And, in a lighter vein, the same sentiment—

"Boys flying kites haul in their white-winged birds;
You can't do that way when you're flying words."

As a holiday gift, Everybody's Dictionary is appropriate to all conditions of life, and is the most effective weapon in winning the battle for success, so far as success depends on what Swift calls "the artillery of words."

Everybody's Dictionary

is vest-pocket size, but contains 33,000 words—about four times as many as the most voluminous writer ever uses—all of them correctly spelled, pronounced, and defined. Also, an Appendix of Statistics, Tables, Business Forms, Business Laws, Maps, Rules for Capitalization, Punctuation, etc., and many other interesting features of the most practical character. Cloth, 25 cents. Morocco, Indexed, Gold Edges, 60 cents. Wholesale prices on application. Your firm name or business embossed on the cover.

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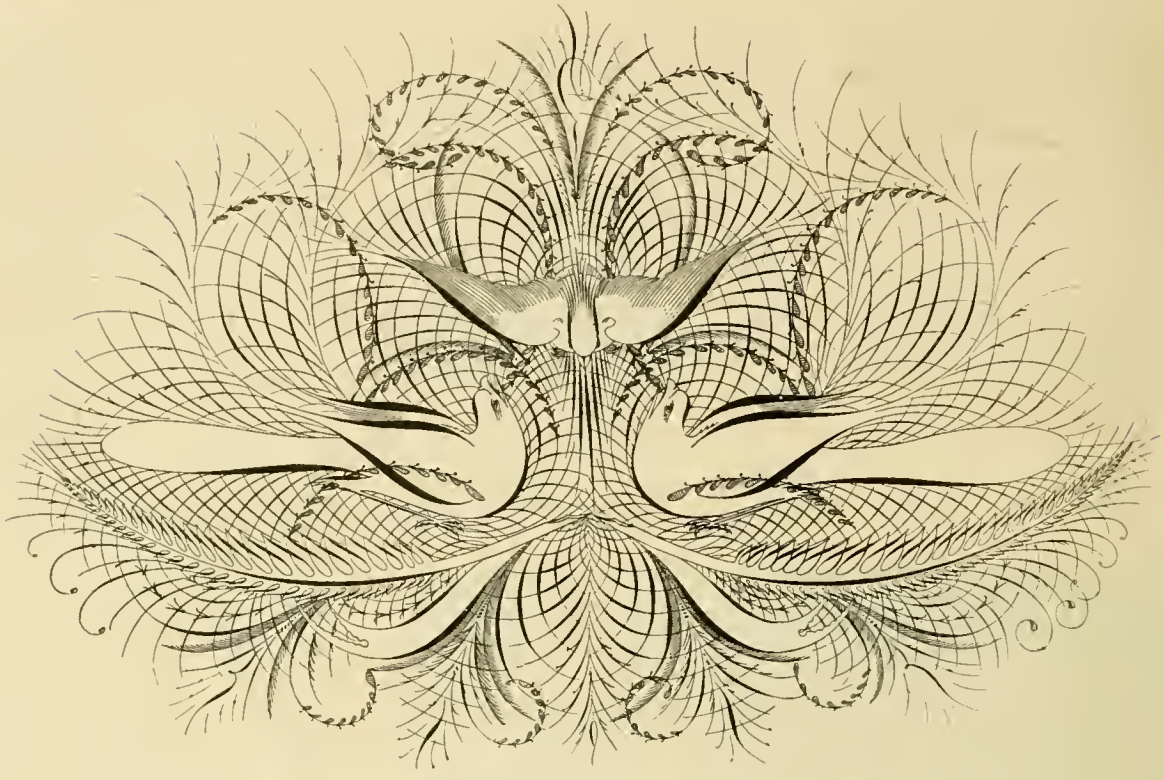

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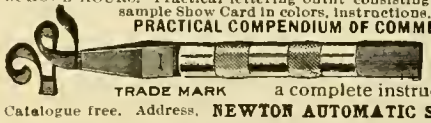

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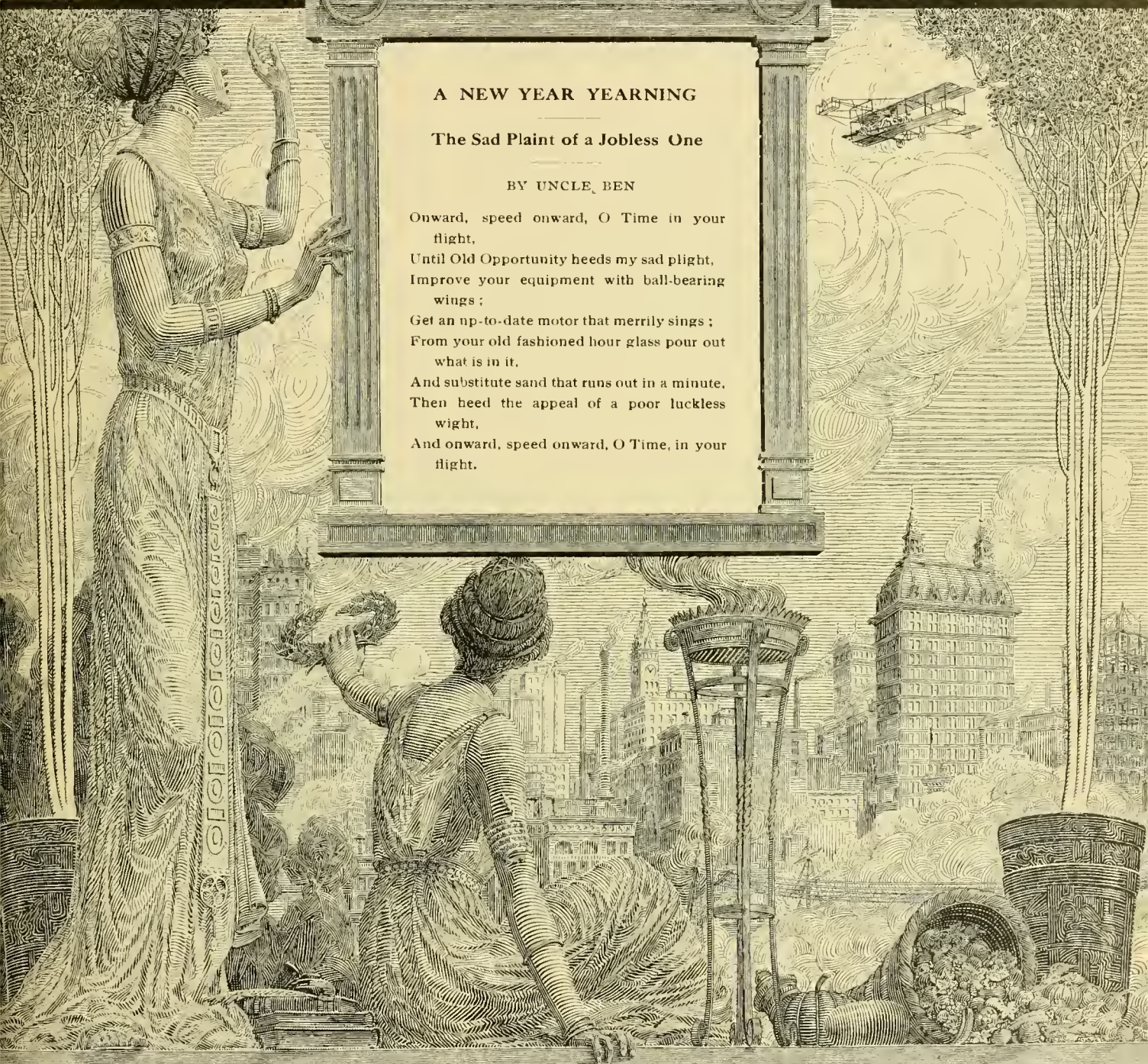

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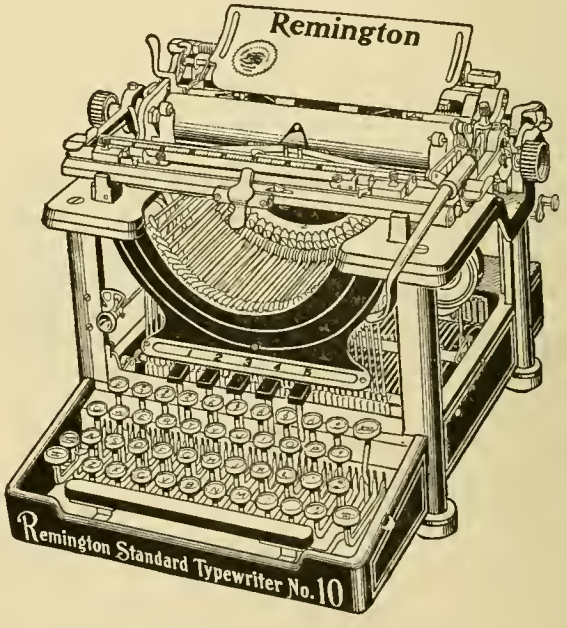

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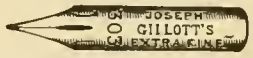

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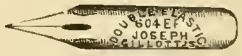

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The BUSINESS EDUCATOR

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THE BUSINESS EDUCATOR

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Two Editions. The Teachers' Professional Edition contains 48 pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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POINTERS FOR PAY-ENVOLOPE PEOPLE

HINTS TO HELP THE YOUNG WHO DO NOT KNOW, AND THE OLDER ONES WHO SOMETIMES FORGET.

By ELBERT HUBBARD, EAST AURORA, N. Y.

BUDGET—NUMBER ONE.

Charles Lamb said that when he reached his office fifteen minutes late he always went away half an hour earlier so as to make the matter right. This was a joke. The chronic late is always marked on the time-book for a lay-off when times get "scarce." Your interests are the interests of the house, and theirs are yours—BE ON TIME.

As to the habit of getting everything packed and ready for a quick scoot when the bell rings, this does not mean for you a raise. Work as if you owned the place—and perhaps you may.

Young men who loiter around the entrance to the store or factory, and smoke, gossip, chew and spit, would do well to eliminate it. Be peculiar, and when you come to your work go to work, even if it be five minutes before time. This habit marks the difference between the youth who is going to be foreman and the others who have no luck.

If you are going to be absent, tell your foreman so and get his approval. If you are unavoidably detained from work, send word why.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

1. At about what year of your life did you begin to study penmanship?

2. Will the children in 5, 6, 7 and 8th grades fall back to the old method, the finger movement, when they are allowed to drop the arm movement in the High School?

3. Do you think the arm-movement will stay with the pupil better if learned after the period of adolescence than before?

4. At what age should the pupils take up arm-movement?

P. M. L.

1. As near as I can remember, I learned to write when I was about seven years of age. I began the work professionally when I was nineteen years of age.

2. Some will and some will not, depending upon how thoroughly and rationally they have been trained.

3. Doubtless arm-movement will stay with a pupil better if learned after the period of adolescence than if learned before, if not kept up during the period of adolescence and after by at least occasional drills; but here, too, it depends upon how thoroughly the pupil has mastered the movement in its application to written work. The intensive type of training and the high degree of skill required in writing should properly come after rather than before adolescence.

4. Arm-movement should be begun the first year in school in order to safe-guard the health of the child and to conserve future effort by forming right rather than wrong motor habits of action. If arm-movement is delayed in the beginning, then the reconstructive period comes too near the adolescent period.

Penmanship Credits

From Mr. Fred M. Bacon, commercial teacher and supervisor of writing, Grand Junction, Colo., we learn that through his efforts the Junior College of the State Teachers' College of Greeley, Colo., allows a three hour credit to pupils holding a Zaner Certificate and a report from Mr. Bacon as to their teaching ability. The State Normal at Gunnison gives a credit of 25 hours for the same Certificate. Mr. Bacon has charge of the non-resident work of the College at Greeley.

Should one write as fast on the blackboard as pupils are expected to write upon paper?

If we wish to teach easy, rapid writing we should make an effort to approach the same speed in setting the copy on the blackboard as we expect in return from our pupils. We may not always be able to do this, but "a high ideal unreached is better than a low success achieved."

I have noticed that too many teachers of writing try to set model copies at a low rate of speed and then they wonder why their pupils do not get the ease and freedom which they continually mention while teaching the lesson.

Because of the size of blackboard writing as compared with that of pen and ink, the chalk must be driven faster than the pen, to write the same number of words a minute, and therefore some allowance should be made for the greater distance to be traveled.

While the teacher is placing the copy on the blackboard, the pupils should be catching the inspiration; therefore I might say that if we wish to lead our pupils and be model teachers we should not only set the copy but we should be willing to set the example as well.

Yours sincerely,

Nov. 5, 1914. E. G. MILLER,
Director of Writing, Pittsburgh, Pa.

Penmanship in the California, Pennsylvania State Normal School.

From a letter recently received from the director of writing, Miss Amy L. Applegate, we take the liberty of quoting the following:

"We have over 130 seniors who are receiving practical instruction, two 45-minute periods a week; groups of nine to fifteen of the senior class are assigned me every five weeks to do the teaching in the Model school under my supervision. Every Monday afternoon I meet my group for consultation, where I criticise past work, drill for advance work, and answer questions.

The junior class meet me but once a week for penmanship, while the commercial students meet me four times a week.

My penmanship work, together with one class a day in arithmetic, and one four days a week in business English, keep me quite busy."

In the first four grades, we have in each class juniors and seniors, and writing is used to keep one division busy while the teacher is handling the other. Can you offer some suggestions which may help me to overcome these conditions?

Unsupervised writing ought to be done on the board with the pupils standing well back from it. The next best method, although a little more difficult to carry out, is to have the pupils write large enough on paper so that they will sit somewhat healthfully and use the arm rather than the finger movement. Too much busy work is as bad as too much idleness, and writing is used too frequently to pull other chestnuts out of the fire. Less written work, more supervised writing, and more blackboard writing are the solutions to better health, better writing, and later on more and better written expression.

In grades 1 and 2 we teach much written language work. I feel that it should be suspended for a while at least, if we wish to get writing on a movement basis. Do you think they would lose any essential thing in language by emphasizing oral rather than written expression in these grades?

If language specialists could realize the number of eyes that are weakened, the nerves that are strained, and the spines that are curved from premature and excessive written work, they would emphasize oral rather than written expression the first year or years in school. It seems rather strange that education would be seriously delayed and pupils dangerously retarded if written language work were not started the first week a pupil enters school.

Certain it is that delayed written expression is not as harmful as language specialists infer or they, themselves, would never have learned enough to write enough to evolve an original idea. Prematurity in demand does immaturity more harm than good. Mushrooned instruction is far more dangerous than belated instruction. No, there would not be as much loss in delaying written expression as language teachers think.

1. What is Arm Movement as applied to Writing? 2. What is Muscular Movement? 3. What is the difference?

H. H. W.

Arm Movement is what it implies—the use of the arm instead of the fingers in propelling the pen in writing.

There are two main muscles employed in moving the arm forward and backward. The Pectoralis Major muscle, located on the chest, moves the arm forward (called the "pushing" motion in writing), and the Latissimus Dorsi muscle, located on the back, moves the arm backward. (called the "pulling" motion in writing.)

There are also two main muscles employed in moving the forearm laterally across the page. The Bisceps muscle, located on the inner or front side of the upper arm, moves the hand leftward across the page, and the Triceps muscle, located on the outer or back side of the upper arm, moves the hand rightward across the page.

The united activity of these four muscles form the basis of arm movement. Whether writing upon the blackboard, or upon paper with arm raised, sliding or resting, these same muscles are used, so long as the fingers are not employed, and even then the Biceps and Triceps assist.

2. Muscular Movement as applied to writing is the same as Arm Movement when the forearm is resting. In reality all movements are "muscular", even finger movement. The name "Muscular" is in reality a misnomer. At the time the name was first employed, it was thought that the muscles in front of the elbow was the source or seat of arm movement and it was therefore erroneously so named, and many who do not know the true functional activity of the muscle still use that term.

In reality, the muscles in front of the elbow are used to hold the pen in arm movement writing, and to propel it in finger movement writing, for these are the muscles which open and close the hand, and move the fingers in writing. The skin covering rather than the muscle is used as a rest for the forearm as well as for a restriction or control in arm or so-called muscular movement writing. Skin movement would be a more truthful term than muscular movement as applied to this forearm cushion rest and restriction.

3. There is in reality no fundamental difference between Arm and the so-called Muscular Movements. As used generally, muscular movement implies the use of the arm instead of the fingers, with the forearm resting on the muscle. Arm Movement, however, is a more specific and yet a more flexible or comprehensive term as it applies to all writing done with the arm instead of the fingers, whether it is resting or sliding on the forearm muscle; or whether it is raised as in large juvenile writing, or in signing a signature to check in a bank or a hotel register where there is not sufficient room to rest the arm; or whether writing upon the blackboard.

The only difference between writing with the arm raised or resting is that when it is raised the Deltoid muscle of the shoulder suspends it, and when it is resting the forearm skin restricts it.

The Deltoid muscle has little or no functional power to move the arm backward or forward as in writing, but up-and-down as in pumping, and in suspending the arm in many occupations of daily employment such as dressing, eating, sewing etc., etc.

Arm Movement is therefore the logical term to apply to all writing done by the arm rather than by the fingers. The term Arm Movement is used more and more by people who use language discriminately.

The live-wire Supervisor of writing, L. D. Root, Elyria, Ohio, is creating splendid interest and enthusiasm among his students and teachers by organizing contests showing the improvement in writing. A splendid list of names of pupils doing good work appeared in the Elyria Evening Telegram, November 6th.

PENNSYLVANIA PENMANSHIP

A recent trip to Western Pennsylvania disclosed genuine interest in pedagogical and practical writing quite in keeping with present-day needs.

At Hollidaysburg, Supt. H. J. Barrett and his teachers were initiating impulses and plans which will bear fruit in due season, some of the work being good at that time. The Superintendent recently inspected the writing in the Altoona schools and was, of course, pleased with what he saw there.

At Meyersdale, we met personally for the first time a friend who had followed us from time to time for a quarter of a century, having become interested at first through our escapades in flourishing birds, etc. We refer to Supt. W. H. Kretchman, whom we found to be a substantial fellow in many ways. The teachers were working faithfully and securing results in health as well as in efficiency.

At Connellsville, we were surprised to discover an exceptional amount of high grade teaching, some of the primary writing being done as healthfully and as well as any we have ever seen—the kind that must be seen in the *act* of writing to be fully appreciated. Supt. S. P. Ashe, his principals, and his teachers are to be congratulated upon having been able to go forward without being told how, except as aided by experience, observation, and texts.

At Oil City, we were privileged through the confidence of Supt. James J. Palmer, to conduct a three-session Institute wherein nothing but penmanship was on tap. The first session was spent illustrating the importance and value of blackboard writing, and discussing the problem of functioning writing mentally, through the eye, manually through the muscle, technically through form and movement, and habitually through application and individuality.

The second session, in the evening, was dedicated to health and efficiency as promoted through correct position; also to an illustration of the evolution of writing during the past five centuries.

The final and morning session was devoted to the presentation and practice of Fundamental Movement exercises; also to the two phases of technic as it is related to legibility, uniformity.

We were delighted to discover a superintendent in the person of Mr. Palmer who had worked, and was still working, out the most complete detailed course of study in writing for his teachers it has ever been our pleasure to examine. And the same is true of other subjects. As a consequence, results are being secured with the minimum of effort on the part of teacher and pupil, and the best is yet to evolve because the best takes time. Evolution is a slow but sure process. The commercial teachers, the drawing and music supervisors, and, would you believe it?, the high school teachers, all seemed quite as much interested as everybody else in the little trick of writing well.

Each of the cities visited and personalities met merit a portion of my affections and a place on my mental map not heretofore my pleasure to enjoy.

BURLINGTON—NEWTON.

A trip to Burlington, Iowa, in November, revealed a finely located city on the Father-of-Waters; a surprisingly delightful city in many ways and one which is destined to continue to grow and improve.

Supt. W. L. Hanson, Superintendent of Schools, is a thoroughly modern school man, breathing into his teaching force the spirit of educational and practical progress. In the person of Miss Emma Foster the supervisor of both writing and drawing, we found a many-sided specialist. The teaching of writing is progressing pedagogically and practically—gradually, for some years, the transition from Spencerian and vertical to modern methods and practices have gone on until today the teaching of writing is a revitalized art and act—for the teachers are acting, and not merely talking good writing, and the pupils from the youngest to the oldest are responding.

Modern tests are being applied to all subjects with the result that the teachers are a growing and not a mere going body. A well organized commercial department is meeting the needs of high school pupils inclined toward business careers.

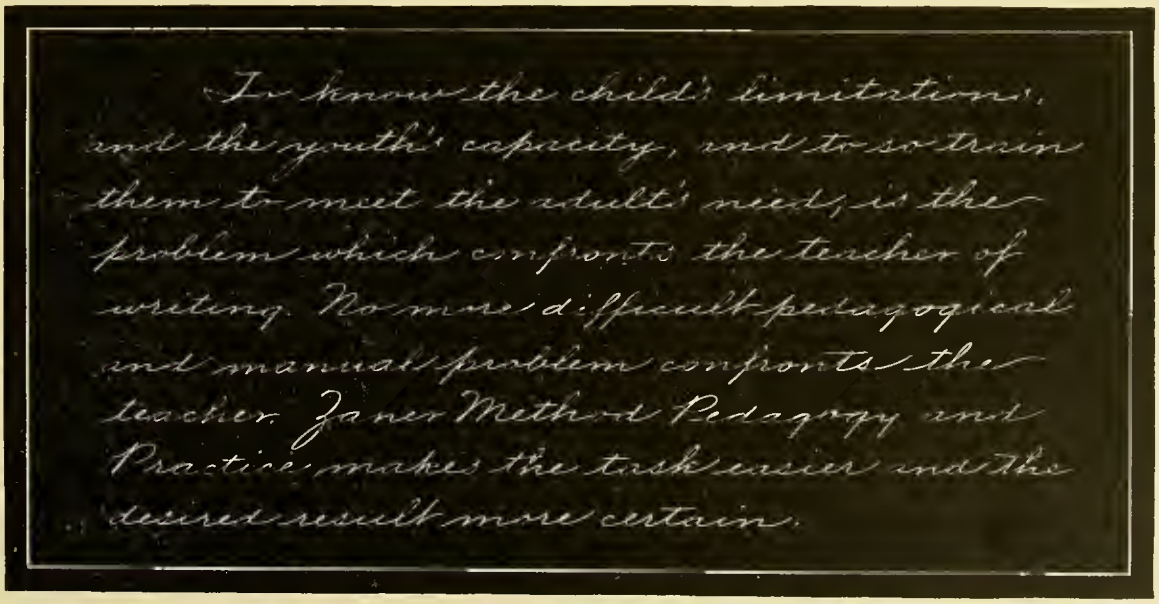
For the first time we had the pleasure of visiting the well and widely known Elliott's Business College and meeting the young Mr. C. E. Elliott, true, large proportioned likeness of his pioneer father, G. W. We also renewed the personal friendship of old-time skillful, modest pupil, Mr. A. R. Burnett.

At Newton, Iowa, we were cordially received by Supt. H. P. Smith, another college man, whom we first met some years ago at Audubon, Ia., where he tried out or strengthened his superintendent "spurs" which are now well developed and unquestionably successful. And although not a professional accountant, he has developed an excellent system of accounting that accounts.

Here too, we were warmly welcomed and hospitably entertained by Mr. and Mrs. O. J. Browning. You can't help but feel that "O. J." (O be Joyful) is significant as he is a well rounded, throughly grounded, jolly fellow. We once spent a whole day with him in the country n central Ohio and he saw more that day than any two fellows I ever traveled with.

Needless to say that the penmanship of the Newton schools under his direction, and in the hands of the live-wire teachers is progressing and taking on evidences of goodness in product.

We were impressed in both of these Iowa cities with the fact that writing was receiving the attention it deserved without stressing it at the expense of other things, but that like in other branches, it was receiving the same serious attention that all fundamentals deserve, and that teachers were being inspired rather than driven to the task, with the result that they were responding, as in hundreds of cities, with enthusiasm and efficiency.

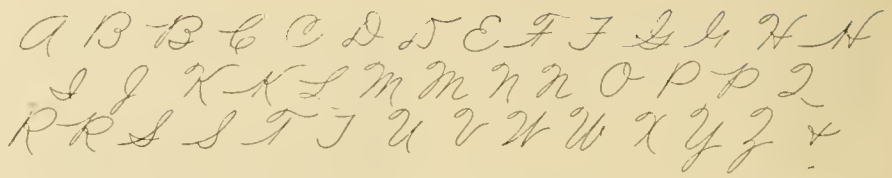


Given as a specimen of the Editor's semi-formal handwriting when thought is divided between contents and execution.

Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.



exercise exercise exercise exercise exercise exercise
finish finish finish finish finish finish
graded graded graded graded graded grade
homes homes homes homes homes home

Plate No. 32: More review work. These copies are not so accurately written but that many pupils will be able to approach them. No difference whether you approach them in form if you will only approach them in ease of execution. Remember that the business man wants writing that is swift and easily read.

inning inning inning inning inning inn
juice juice juice juice juice juice juice
kine kine kine kine kine kine kine kine kine
leaves leaves leaves leaves leaves leaves

Plate No. 33: The young man or the young woman who puts in the most of the right kind of practice is the one who is bound to win. You cannot expect to get a good handwriting without a great deal of the right kind of practice. A good handwriting is worth a great deal more than it costs.

movement movement movement movement mo
narcotic narcotic narcotic narcotic narc
over over over over over over over over over
peace peace peace peace peace peace pie

Plate No. 34: Make a great distinction between your turns and angles. See how round you can get the tops of the "n's" and "m's" and the bottoms of the "i's and u's" etc. See how sharp you can get the tops of the "i's and u's" and the bottoms of the "m's and n's". This makes your writing plain. Watch carefully the distance between the words and watch the arrangement of your page.

quiet quiet quiet quiet quiet quiet quiet qui
runners runners runners runners runner
scamper scamper scamper scamper scamp
turning turning turning turning turning

Plate No. 35: Good handwriting is a passport to a good business position. Many young men or young women with a fine style of penmanship can command $5.00 to $10.00 per month more than they can without it.

uniform uniform uniform uniform unity
vineyard vineyard vineyard vineyard vi
winnow winnow winnow winnow winnow

Plate No. 36: Some people think that good writers are born and not made. This is certainly a mistake. Writing is not a natural art. Zaner, Mills, Lupfer, Guillard, Berkman, Doner all saw the time when they could not write at all and their first efforts were just as crude as yours.

mixers mixers mixers mixers mixers x
yours yours yours yours yours yours
zonure zonure zonure zonure zonure zoo

Plate No. 37: With this plate you have finished a review of all of the small letters and you are now ready to begin a review of t he capitals. I you feel that there is some letter to which you have not done justice I should say go back and review.

A specimen of my very best business writing.
Bold writing is generally desirable. Boldness.
Can't is a poor word for the writing lesson.
Darner wrote the copies for these lessons.

Plate No. 38: From now on your work should begin to show some improvement. A great deal more than it has shown up until this time. Watch your spacing between words. Write several pages of each sentence if you wish to get the most out of these lessons.

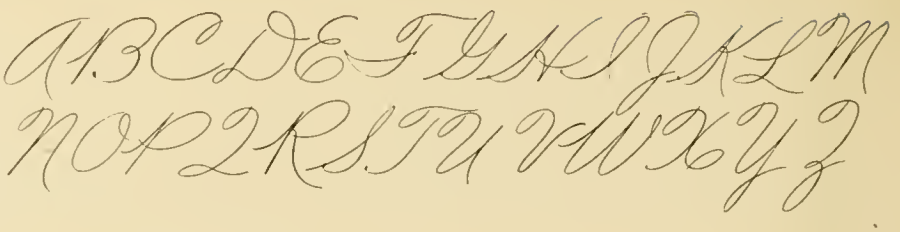
Effort, rightly directed, finally counts. B B
Fine penmanship inspires us to do better.
Give me a new pen and good black ink. H
Hold your pen easily, lightly, and loosely. H

Plate No. 39: A young man or a young woman often secures a good position simply through the ability to write well. This is all important, although in order to hold a good position there are other things one must have. Shorthand and Typewriting is a fine combination, so is penmanship with a good commercial course.

Imitate the work of the best penmen. Mills.
Joy comes with a task well done. "Do it now"
Knowledge is power. Use your knowledge.
Light-line writing requires a great deal of skill.

Plate No. 40: I shall be disappointed if you do not imitate the work of some other penman while you are following this course. There are dozens of penmen whose work is good. You cannot make a mistake by following anything which Mills does. You can always find some persons who know something of writing. Ask them who in their opinion are the good business writers, and then try in some way to get hold of some of the work of these penmen.

Business Penmanship
T. COURTNEY,
Penmanship Teacher in Academy of Idaho, Pocatello, Idaho.
Send self-addressed stamped envelope with specimens for criticism to Mr. Courtney.



In Conclusion

Do not be too easily satisfied. The world teems with ordinary people who might have been eminent in their vocations or professions had they persisted just a little longer in their preparation. They were too easily satisfied. There are thousands of ordinary penmen, but only a very few really good ones. Why? Because the ordinary ones were too easily satisfied. A little more practice, a trifle more effort would have placed many of them among the top-notchers.

I fear that many of my readers will give up now instead of continuing a little longer. There will be a few who will keep on practicing and from these latter will develop the fine penmen of tomorrow.

Some of you are thinking of becoming teachers of penmanship. This is a laudable ambition. Also, the demand for competent teachers of penmanship seems to exceed the supply, and the salaries are good.

As a teacher you will need skill, but skill alone does not make a good teacher. In addition you will need resource and originality in methods of teaching. Also, you will need a good general education especially along the line of English. You must be able to present your ideas to your classes in clear, concise language. The ability to express your ideas clearly and correctly in good language is of more importance probably than skill in executing fine writing. So do not delude yourself into the idea that once you have acquired a fine handwriting you can go out and hold a good position as a teacher of penmanship. A specialist as you have doubtless heard is a person who knows a little about everything and everything about some one thing. Get a good general education.

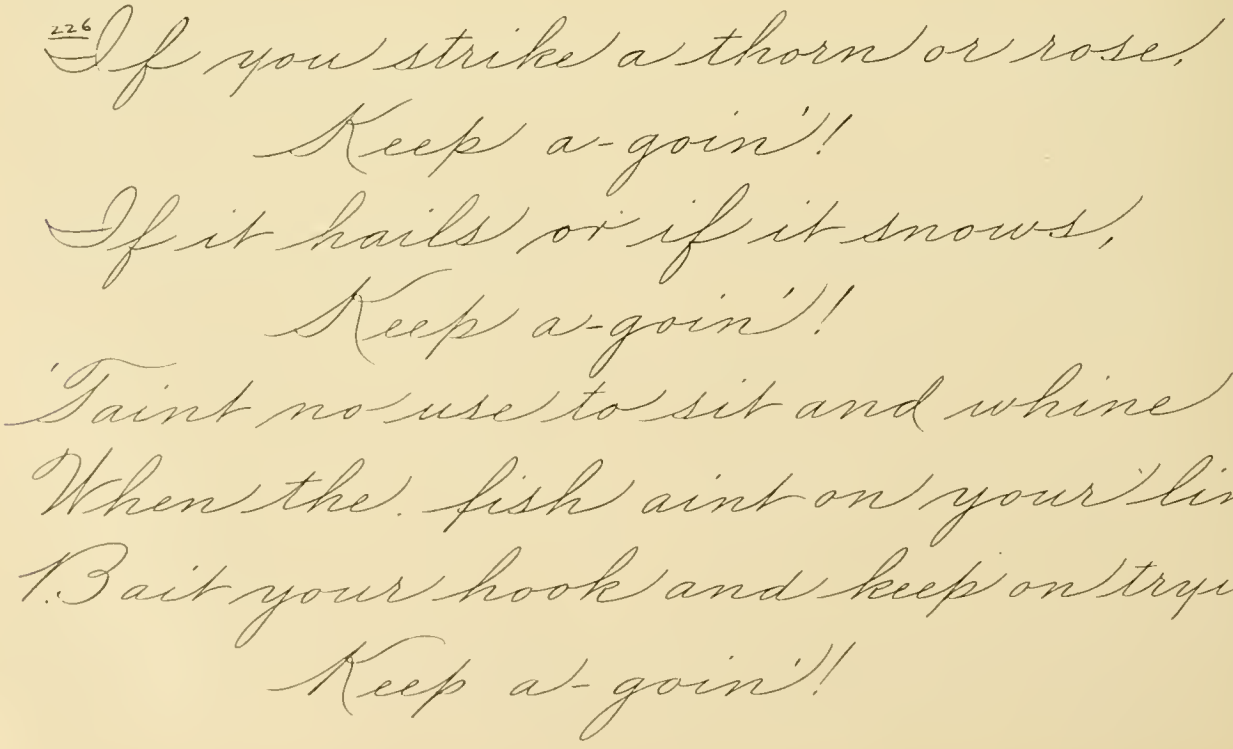
Then the matter of *personality* is perhaps the most important part of a successful teacher's equipment. Allow me to state that in my opinion a teacher's personality is of much greater importance than mere scholarship. The personality of a successful teacher must include *tact, ease of conduct, conscientiousness* and *common sense*. These qualifications can be developed by anyone. In some persons they can be developed quickly; in others it requires years. It rests largely with the person.

A good moral character you must have if you would appear well before your students. You cannot show a personality that will command respect unless you have a reasonably clear conscience. Now this is not intended for a sermon and neither am I speaking of religious beliefs. I am speaking of morals from a purely ethical standpoint and also from a business view. You cannot be a *successful* teacher and still be a "rounder," a "sport" or a "booze-fighter." A successful teacher must be a large man, not physically, but mentally and morally. He need not necessarily be religious or "goody-goody," not an egotist, not an autocrat nor yet a weakling, but just a firm, competent manly man or womanly woman.

Lastly you must be enthusiastic yourself and be able to awaken enthusiasm in others. There are many mechanical means for promoting enthusiasm, but all of these usually fail unless the teacher is himself enthusiastic in manner and character. Enthusiasm is contagious. It spreads from one person to another without conscious effort.

This concludes the series of lessons in writing and I feel that I myself have received considerable benefit from the course. It has been a pleasure and an inspiration to note the interest that has been manifested in the lessons, and I trust that at least a few young people have been aided in their efforts for better writing. Success to you one and all is my earnest wish.

Copies No. 225 to No. 228—No particular instructions seem necessary for these closing copies. In my instructions heretofore I have tried to give you specific directions regarding letter-forms, and have also endeavored to give at the beginning of each lesson a short inspirational talk. These talks were for the purpose of getting you to *think* as well as *write*. Remember, a skilled hand is quite futile without a wide-awake, trained mind.



225

A free movement is a positive essential in the execution of practical writing. Are you using such a movement?

228

Pocatello, Idaho,
Jan. 1, 1915.

Dear Students:-

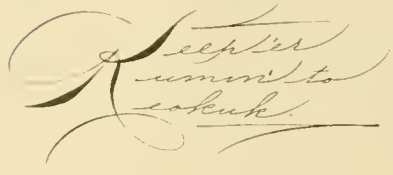
This concludes the course of lessons in plain writing, and I sincerely trust that at least a few young people have been helped thereby.

Wishing you all success in your efforts to become good penmen, I remain,

Very truly yours,
F. Courtney.

227 It is a good thing if you sometimes become discouraged. It shows that you are not too easily satisfied with yourself. There is always hope for the person who at times becomes discouraged, but there is none for the self-satisfied one. Get discouraged. It's a good sign.

By C. D. Scribner, Dallas, Texas.



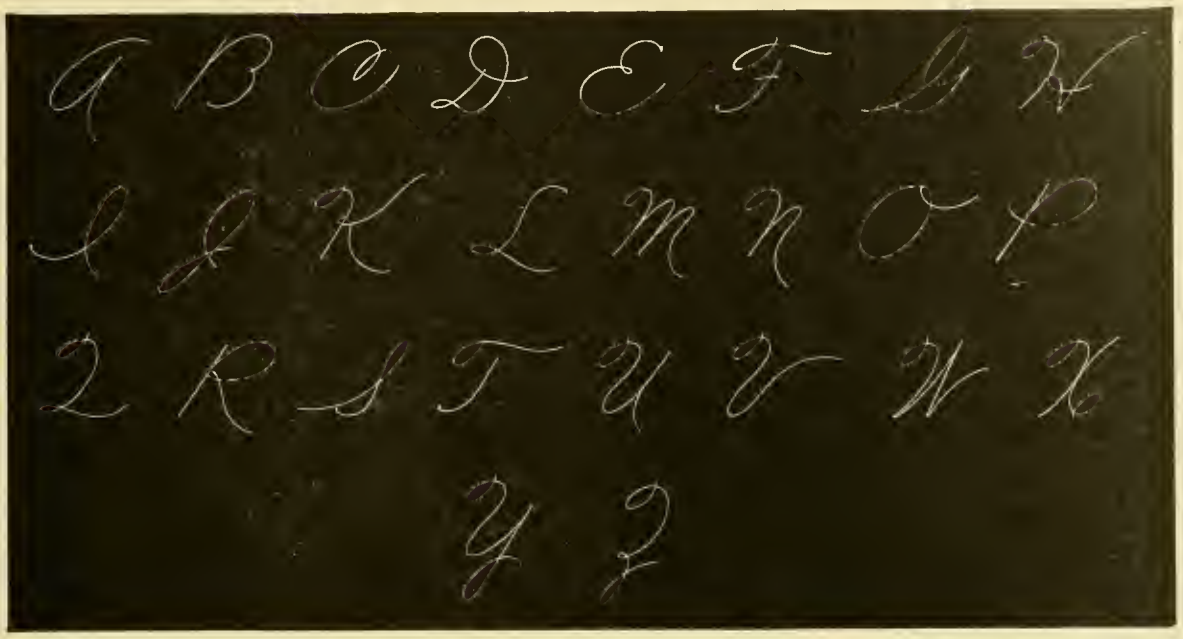
By C. C. Martin, Penman, Tri-State Commercial College. Mr. Martin is more than a penman as evidenced by his play on or with the K's.

"O Canada Canada, what do you give?
What is your richest gift to me?"
"Of all my gifts," Miss Canada said,
"My best is Opportunity."

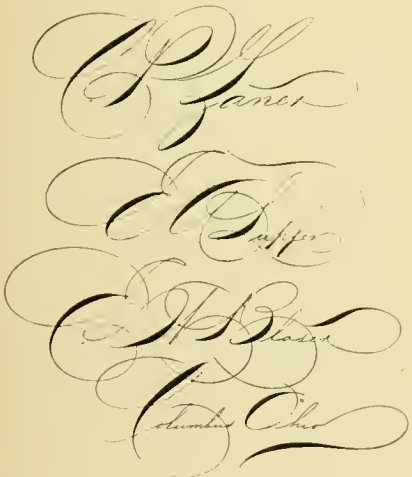
Opportunity comes not to the land of Ne'er Do-Well, that mighty big land bounded by the States of Poverty, Wretchedness and Ignominy, and whereof the capital city is Failure, reached only through the lanes of Carelessness. Within this land the streets are lighted by the Will o' the Wisp, "I don't care", and the Lorelei "To-morrow" sings over its rivers and lagoons. King Procrastination—the oldest thief in the world, is ruler, and on his throne is emblazoned the words, "No Good Canadian Here".

D. Beauchamp

By D. Beauchamp, Montreal, Can.



Executed by W. P. Steinhaeuser, A. M., Ph. D., Supervisor of Penmanship, Neptune Township Public Schools, Asbury Park, N. J.



By D. B. Jones, Florence Sta., Ky.

Just be glad;
For we know not every morrow
Can be sad;
So forgetting all the sorrow
We have had,
Let us fold away our fears,
And put by our foolish tears
And through all the coming years
Just be glad.

By A. P. Menb, Polytechnic High School, Santa Ana, Calif.

"SO SAY WE ALL"

Lupfer to the Contrary

28 Biltmore St., Springfield, Mass.
November 9, 1914.

Zaner and Bloser,
Columbus, Ohio.

Gentlemen: The readers of THE BUSINESS EDUCATOR are certainly missing a rare treat if they are not practicing from the superb lessons in Ornamental Writing by Mr. Lupfer.

In my opinion Mr. Lupfer is one of the finest Ornamental Penmen in the country today, and his ability as a teacher is second only to his skill with the pen.

Very truly yours,
H. W. STRICKLAND.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

Motor Activity.

Some one has very concretely and succinctly stated that "The only contractile tissue of the will is muscle." Muscle, attached to bones which serve as levers, provide the means of locomotion, eating, talking, writing, and everything the intellect and will desire done.

As a machine or human mechanism, the arm and hand of man is the most flexible and efficient instrument in the world. As it enters the world it is helpless but through use and training it becomes truly masterful and powerful.

"Necessity is the mother of invention" is an old and true saying, and as a consequence *use* is the excuse of action; intelligent use is the secret of efficient action, and unintelligent use the cause of inefficient action.

Muscular or motor activity is an accumulation of habits which make for definite or uncertain results. Habits rule human activity. Habits do the trivial but the necessary things. Habits unnecessarily help or hamper every act. And acts influence thought, thereby affect thought as well as action.

Motor efficiency is the result of intellectual action, natural action improved through conscious and intelligent action. Artificial arts and acts and employments evolve through intelligent direction; not merely through use. Eating as a natural need evolves through necessity. Walking is likewise natural or so nearly natural that but little help is necessary for its evolvement. Vocal expression would seem to be instinctive and is in a very elemental animal way, but as we recognize it, it is the result of imitation, repeated, extended, and directed effort. The more intelligent the direction, the more efficient the vocalization.

Writing is a substitute for vocal expression, but wholly artificial in as much as neither the forms used nor the mechanics employed are patterned after nor employed in vocal expression. Writing, therefore, is less natural than oral speech and manually more complex than reading.

Because of this artificiality and complexity, writing should follow rather than accompany reading and spelling. The motor activity should be safeguarded in proportion to its unnaturalness, complexity, and importance. Wrong motor impulses, the result of premature requirements, result in wrong motor actions, and wrong motor actions result in wrong motor habits. Wrong motor habits mean hampered efficiency or their reformation. "Reform is a good thing but it is poor policy to become necessary users of it," said of things moral, is as true of things manual.

An ounce of formation at the right time is worth a pound of re-formation later on, in habits either moral or manual.

Writing being the most artificial universal art required and taught in our schools, develops through training and retrogrades through use. The number of pupils who write poorly in the upper grades are proof that writing does not grow through use, but deteriorates even under considerable but misdirected instruction.

To teach or exact oral expression at the expense of vocalization or English is no more unwise than to exact or teach written expression at the expense of motor activity. In this day and age of co-operation and conservation, it is not wise, it is not efficient, it is not best to sacrifice any essential thing when it can be secured without sacrifice of either essentials or efficiency.

Written expression can be and consequently should be developed with the same regard to the *form* and *manner* of record as is given vocalization, spelling, and English in oral expression. Only this difference; children upon entering school have had much more practice and instruction in oral than in written expression, and therefore oral instruction and requirements should precede written instruction and requirements, and because of the artificiality and motor complexity of writing, instruction should precede practice as practice should precede exacted expression.

To what extent and how long, conditions and circumstances should help to determine in the interest of *health*, *expression*, and *motor habits*.

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CONVENTION ANNOUNCEMENTS AND REPORTS.

Consideration

This one word comes pretty near including all of the commandments. One will do well to practice it in a penmanship way, and to apply it in word and manner always. Done off-hand between daily acts by the Editor.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

FEDERATION ADVERTISING.

We have been unable to get as much material as we desire relative to the National Commercial Teachers' Federation to be held in Chicago December 28, 29, 30, and 31; for some reason we were not supplied with the usual material in time for publication, but instead it has been printed in the organ of the Association, "Federation Talk." We sincerely hope that a rousing meeting will result, as the program is a most excellent one. If our friends have not found the usual announcements in our columns, it is because we have not been supplied. Our columns have been filled, full to overflowing with regular contributions, therefore, we are not complaining for want of enough material to fill our columns, but are apologizing tor the non-appearance of material that usually appears in the December number of THE BUSINESS EDUCATOR and like journals. If the new method of advertising through the official publication will do the work better tnan the Professional journals, no one will be more pleased than we.

THE HAVERFORD SCHOOL,
HAVERFORD, PENNA.
November 23, 1914.

My dear Mr. Zaner:

Enclosed herewith is the tenth and final article of the series on Business Arithmetic, which I trust may reach you in ample time to preclude any possibility of annoyance or delay.

As you probably appreciate, arithmetic is not a subject upon which there is anything new to be said in so far as a statement of the principles and theory are concerned; therefore I do not claim that I have added anything to the sum of knowledge. I have endeavored, however, to put a little vim into the treatment of the discussions, and have tried to be lucid in all explanations. If these papers have helped one person—whether student or teacher—I shall feel amply repaid for the time expended in their preparation.

To many, perhaps the majority, arithmetic is a "terror that flyeth by night" (and day, too). During the first years of my schooling arithmetic was my bug-bear. It lay in wait for me and scarcely ever failed to trip me up about examination time, but thanks to an excellent teacher and some native perseverance I was at last able to compel it to retreat in considerable disorder. Mathematics got me my first "job"; mathematics tripled my salary the same year; but business education—shorthand, penmanship, and bookkeeping are responsible for all subsequent increases. Naturally, then, I believe in business education, and I shall take this opportunity to state my firm adherance to the cause which the "EDUCATOR" so ably assists and advances.

In taking leave I desire to express my appreciation of the uniformly courteous treatment I have received at your hands, and to wish you a brimming measure of all those things which go to make life worth while.

Sincerely yours,
F. D. MITCHELL.

The above letter was not intended for publication, but it contained too much information, too much encouragement, and too much fellowship to be consigned to the waste-basket, and we therefore pass it on to our many readers who have enjoyed and profited by Mr. Mitchell's splendid contributions. We wish him all the success he deserves which is probably many times more than he will receive, as is the case with most worthy individuals. We hope to have him with us again some time.

New Remington Educational Film.

"The Evolution of the Stenographer," an educational film in two reels, produced by the Remington Typewriter Company, and given its first run under the auspices of the Isaac Pitman Shorthand Writers' Association at the West Side Y. M. C. A., New York, November 14th, is the latest additional development of the big educational campaign the Remington Company is conducting. This film will be shown in all parts of the country, and the enthusiastic reports of its first run are assurance that it will have large and interested audiences wherever it is shown.

The story of the film is the story of the career of a typical Miss Remington. First she is shown in her home. Then her journey through the commercial world is depicted, as she enters the commercial school, masters English, penmanship, bookkeeping, shorthand and typewriting, and graduates into the business office. Throughout stress is laid upon those points in her training which are vital from the standpoint of efficiency. Besides portraying the career of the typist, the film also pictures the part that has been played by the Remington Typewriter in the broadening of her field of work and increasing her opportunities.

A remarkable fact in connection with this film is that in its making no professional moving picture actors or actresses whatever were employed. Commercial teachers, stenographers and regular employees of the Remington Typewriter Company's New York offices play all the parts.

Happy, Prosperous New Year to B. E. Readers.

Marshall's Mental Meanderings

THE NOVEMBER CONVENTIONS

Sketches and Impressions

Why November? Clear back to the days of Chaucer, it has been the habit of the poets to tune their harps in a minor key, whenever they sang of November. It was a season of dour leaden skies, withered leaves, dead flowers, blue devils and despair. Of course these poets who moaned about November as a season of "wailing winds and naked woods and meadows brown and sear" did not sing without a score. November was drear enough along the drizzly fog-covered, wind swept shores of the British Isles, and the bleak coast of New England was little better. But if English literature had started out in Iowa or Kansas, I am sure we should have escaped this lugubrious wailing over the eleventh month. As a matter of fact, November, out this way, is about the cheeriest, brightest, balmiest month we have unless we except her always charming twin sister, October. It is true that the leaves are mostly gone, also the flowers; but the sunshine remains, and the skies are cloudless night and day, and the yellow corn is pouring into the cribs and the sleek red Durhams and fat Holsteins, are lazying in still green pastures and the yellow constellations of punkins—yes sir, p-u-n-k-i-n-s, that's what I said,—still brighten the fields. November a sad month? Not on your life, out here in the Corn Belt.

So it has come about that this jolly month of foot ball, and roast turkey, and punkin pie, has been chosen in Iowa, Missouri, Kansas, Nebraska and Wisconsin, as a suitable time for the teachers to loregather, and compare results as to the year's harvest.

It was my fortune to be on hand at five of them this year, beginning with the meeting of the State Association at Des Moines, Iowa, Nov. 6, 7 and 8, and ending with the Missouri Valley Commercial Teachers', at Kansas City, Nov. 26-27. I shall not attempt anything in the way of a detailed account of what happened at these several meetings, but I think EDUCATOR readers will like to know about some of the things that are happening out here in the full-blonded Corn Belt states, and may be interested in a few pen sketches of the men and women who are moving the machinery.

At Des Moines More than 9000 teachers attended this meeting. Most of them of course, were from the smaller towns and country schools, but there were also big delegations, from cities like DuBuque, Sioux City, Davenport and Cedar Rapids, not overlooking the splendid corps of local teachers who formed a "Committee of the Whole," to make everybody welcome. As heretofore the ample lobbies and parlors of the Hotel Savery, were headquarters. The bookmen were domiciled here with two or three scores of attractive exhibits, among which, the teachers, alert for new ideas, kept going in a steady procession from breakfast time till midnight. It was a fine time to see the American School Ma'am at her very prettiest best. At a rough guess, I should say that two-thirds of the throng were women. A surprisingly small number of either the women or the men bore the traditional earmarks of the School Master, or School Mistress either in dress or manner.

It was hardly possible to keep track of what was going on at the scores of departmental meetings, that were held in halls, school houses and churches all over town, but I was told that despite the immense crowd that thronged the Savery all day, they were well attended.

The Commercial Section was presided over by Mr. G. G. Gudmundson, of the Boone High School, who is one of the brightest and most

earnest young commercial educators in the State. A strong and practical program was carried out and there were sixty or more teachers in attendaoce. There are very few towns in Iowa without a commercial department in their high schools and the demand for good work in this field is steadily on the increase.

Among the Corn Huskers The Nebraska State Associatioo was held at Omaha on the same dates as the meeting at Des Moines, and quite a number of us had to "cover" both meetings. It was my good fortune to be present at the commercial teachers' section of the Nebraska meeting, and it was one of the snappiest meetings I ever attended. I can only regret that lack of space prevents my giving a detailed report, as I find in my note-book many pages of matters that were worth recording. It could hardly be otherwise in the case of any convention presided over by that Roosevelt of western commercial education, L. C. Rusmisel, of the Omaha High School of Commerce. "Rus" saw to it that every thing went off with a bang, and strictly on time. He had also got people on his program who, in every instance had something to say and knew how to say it.

After a terse and pertinent talk by President Rusmisel on "The Object of the Commercial Section," Miss Edith Tobitt, City Librarian, gave a very sensible talk on "The Woman in Business." Among the points she inforced were the following : A girl's training should include more than an ability to support herself. Culture has a business value. The standard of efficiency in the school is but 70 per cent; in business it is at least 90 per cent. English may be "elective" in the school; it is not elective in business, it is a necessity. Business young women should read more good books, especially history and biography. Women in business service should have a higher standard of ethics in the matter of rendering their best service and in not wasting their employers' time.

"Stenographic Efficiency," was discussed in an interesting way, after the "roundtable" fashion, by five or six leading high school teachers. The following points were brought out:—The standard of efficiency should be at least 90 per cent. Stenographic teachers should spend some time each year in an office position where latest methods and requirements can be observed. No teacher should be employed who is not herself an efficient stenographer. Too much time is given to shorthand theory, a stenographer does not sell her notes but the printed page. In every shorthand class, students should have a chance to turn out actual letters for business men. Students should learn to use office "machinery" of all kinds; this is required in the Omaha High School.

F. W. Park, of Lincoln, Nebr., an efficiency expert of the Sheldon type, gave an interesting talk, illustrated by elaborate charts, on the theme, "Business and Mental Efficiency." Mr. Park is as forceful as he is scientific. He repeated this address later at the Kansas City meeting and scored a marked success.

"Correlation of General School Work with Purely Commercial Subjects," was a theme ably handled by W. L. Dalzell, of the Peru Normal School and several other teachers. Many good ideas were brought out.

The program closed with a fine and forceful address by Supt. Ellis U. Graff, of Omaba, on the topic, "What the Business World Expects of the Schools." Supt. Graff is a pleasing and forceful speaker; his talk was mainly concerned with a report from a lot of inquiries sent out to Omaha business men in which they were asked for their views as to what was most lacking in the average business employee. Supt. Graff has promised to loan these letters to me, and it is my wish, later on, to put a synopsis of them before EDUCATOR readers.

The meeting wound up with a "Get Together Luocheon" at the Hotel Loyal that was greatly enjoyed by everybody.

At Topeka With the Jayhawkers A tremendous body of always enthusiastic Kansans, assembled for the State Association meeting on Nov. 12-13-14. The big Auditorium, and the new high school buildings, were used for most of the meetings, while the noble Rotunda of the State Capitol was a point of assemblage "between meetings." Most of the "big guns" of the gathering, however, were to be seen at the National Hotel, and, here came also many prominent state politicians, who were alert to the advantage of "cultivating" the leading educators of both sexes. Among these smiling "cultivators" I noted the new Republican Governor-Elect Arthur Copper, also Senator Joseph Bristow, the Bull Mooser, who defeated Chester I. Long six years ago, and who is now sent to the bench himself. As the school ma'ams as well as the school masters now vote in Kansas, they are well worth looking after, and you may be sure the politicians are not neglecting the job.

The Kansas teacbers have a lively commercial section. This year the body was presided over by Prof. L. A. Parke, of the Kansas Normal College, at Emporia. But one afterooon was given to this meeting, and it was not enough. The papers and discussions at this meeting proved that there is plenty of "pep" in the Kansas commercial teachers and enough to talk about to make a two day's session desirable.

"One Year Bookkeeping" was very entertainingly discussed by Mr. F. A. Morrell, of the Emporia High School. Mr. M. made the point that environment has a great deal to do with the practicability of the bookkeeping course. What is desirable for pupils in a city may not be the best thing for rural communities. Mr. Morrell made a sensible plea for household accounting for domestic science classes, and farm accounting for the country boys.

"The Shorthand Standard" was ably discussed by Charles A. Speer, of Modosha, and others. There was a general agreement that mere speed should not be over-emphasized.

The principal address of the session was made by Prin. L. C. Rusmisel of the Omaba High School of Commerce. "Rus" is on his "old stamping ground" in Kansas, and made one of his splendid sensible talks on the general aspects of commercial education, and one which aroused the enthusiasm of his audience. An interesting feature of the occasion was the presence of Mr. Rusmisel's venerable father, who, though near eighty years of age is an active and successful teacher in one of the southern counties of the State.

Mr. Geo. R. Tilford, of the Hays Normal School, gave a strong and classical address on the general theme of useful education. Mr. T. came from New York, I believe, and made a fine impression. He was later chosen as President of the Association for the coming year.

Over fifty teachers enrolled at this meeting, and an effort is to be made to give more time and attention to the work of this section at the next state meeting.

The Missouri Valley Meeting It has been eight years since a group of commercial teachers, mostly from Kansas City and St. Joseph, Mo., inaugurated the "Missouri Valley Commercial Teachers' Association." The "Association" has been a "go" from the beginning. This year there was an enrollment of 138 members, with more than 200 present. The program was one of the best and most interesting that has yet been presented at this always interesting gathering. It was put through as usual during the two days following Thanksgiving. At noon on both days, a "Fraternal Luncheon" was served in the private dining-rooms of the Hotel Kupper, and both functions were highly enjoyed by everybody.

This idea of a social luncheon is a happy one—much better than the usual plan of scattering the crowd around among various eating places. On Friday evening a modest 75 cent dinner was served in the dining room of the Central Y. M. C. A. building. Everybody attended and there were the usual stunts of music, short stories, and more or less hilarity of a personal sort, but no long-winded toasts, or other forms of past prandial oratory. H. W. Monical a Hoosier book man who has been exiled to Nebraska, gave some delightful renditions of Riley's poems in which he is an expert, and Harry Spillman "everybody's favorite," of the Remington Typewriter office of New York, presented some interesting motion pictures, illustrating "The Evolution of the Stenographer."

A Notable Program The educational menu of this meeting was unusually meaty and interesting. Most of it was given to "Roundtables" that were opened by a leader with a ten-minute talk. This was followed by four minute observations, pithy and to the point, by persons duly assigned to this service. The time limit was strictly adhered to, and thirty or more speakers, participated. Everybody agreed that this method of presenting a topic is far more successful than the reading of a long set paper, followed by more or less rambling discussion. When a speaker knows that he has but four minutes to present an idea, he is more likely to get down to tacks and really say something, than where there is no restriction as to time, and he can "slash round" all he cares to. A fine lot of crisp, pungent, concisely expressed, and well-thought-out ideas came out at these roundtables. The following were the four general themes discussed, with the leader for each: "How Can We Make Our Students Measure Up to Business Requirements?" M. B. Wallace, St. Joseph Mo., Central High School; "The Importance of Good Penmanship and How Best to Correlate Penmanship Practice with Work in Other Subjects," F. W. Tamblyn, Kansas City, Mo.; "How Best to Teach Bookkeeping—by Class or Individual Instruction—Some Methods," A. B. Parks, Northeast High School, Kansas City, Mo.; "How Can Teachers of Different Subjects Cooperate with One Another for the Benefit of the Students," H. T. Jett, Topeka, Kansas High School.

Another general topic which developed some fine thoughts was the following: "What Constitutes a Well-balanced Course?" There were two phases to this discussion, the Commercial phase was handled from the High School view point by L. W. Beers, of the Soldan High School, of St. Louis, and from the standpoint of the business college, by P. H. Errebo, of the Pittsburg, Kansas Business College. The "Stenographic" phase was presented by Miss Eva J. Sullivan, of Kansas City, for the high school, and by Mrs. E. M. Platt, of St. Joseph, for the business college.

"Actual Business Practice" was also presented in two-phase form. Its relation to the Commercial Course was handled by that bright young business school man, W. A. Robbins, of the Lincoln Business College, Lincoln, Nebr. The application of Business Practice, in the stenographic course, was taken care of ably by C. G. Linn, of the Omaha High School of Commerce.

This notable program was further enriched by two general addresses of unusual interest, power and value. The first of these, was on the theme "The New Field—Higher Education for Business," by Homer S. Pace, the well-known New York accountant and author. This was Mr. Pace's first appearance before a Western audience of commercial teachers. He was, in fact, more or less of an "unknown quantity" but he had not uttered a half dozen sentences, before his auditors recognized that they were in the presence of a master mind. With consummate logic, and with an ease and accuracy of diction altogether delightful, he proceeded to develop a basis for business education that completely re-organized the whole structure, as it had been formed in most of our minds. He showed that the whole structure of business from its crudest beginning to its great modern organization, rests upon three pillars, viz: Economics, Law, and Accountancy. He showed the futile inadequacy of trying to teach anyone of these without the other. With convincing directness, but in modest and pleasant phrase, he keenly criticized, the inadequacy of most teaching in bookkeeping, commercial law, etc., not only in the lesser business schools and high schools, but in the universities as well. It was an address to give panic to every commercial teacher, no matter how cock sure he may be as to the sufficiency of his own methods. One thing became evident. Mr. Pace is a new star in the sky of commercial education and no thinking person can hear him without recognizing that he is a star of the very first magnitude. The makers of future convention programs will do well to keep him in mind.

Of a different order, but no less inspiring and delightful was the brilliant and eloquent ad-

(*Concluded on page 30.*)

SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

Kansas City, Mo.

Director of Business Course Manual Training High School.

"A DAY IN COURT," OR SIDE LIGHTS ON LEGAL LORE.

Every Person is Entitled to Have His Day in Court.—Legal Maxim.

TRIAL BY JURY.

The subject of this article will be a brief resume of the nature, history, and incidents of a trial by jury.

A trial by jury, called also trial by the country, has been justly termed the "palladium of our civil and political liberties," and to this institution, more than to any one other, do we owe our freedom as a people. The right to a trial by jury distinguishes a free government from a despotism; for no one can be adjudged guilty of a crime or be deprived of his property rights until a body of men who are his peers, his equals before the law, and who are without prejudice, have heard the facts in a court of justice and have rendered a judgment in accordance with those facts, and the law governing the same. A trial by jury prevents a "spirit of oppression and tyranny on the part of rulers," for one cannot be accused by those high in authority and be secretly tried or unjustly condemned by prejudiced persons. In Parsons vs. Bedford it was stated that a trial by jury is justly dear to the American people. It has always been an object of deep interest and solicitude, and every encroachment upon it has been watched with great jealousy.

Lord Blackstone declared that the jury system was the chiefest glory of the English Law—that it was the device by which our civilization has been able to preserve itself from the decay which has eventually overtaken all previous civilizations.

ORIGIN OF TRIAL BY JURY.

When or where trial by jury first arose is an interesting question, the answer to it having been sought in many places by learned writers and investigators. That it had its origin in the remote past is about as definite an answer as historical records will justify. It is the belief of many who have made exhaustive research that modifications resembling the modern jury system are to be found even in the primitive institutions of all nations. It is related by Pausanias, a Greek traveler, that at a trial of Mars, for murder, a jury composed of twelve pagan deities brought in a verdict of acquittal. There is evidence that in Athens there was a custom that freemen were selected to hear and decide cases tried at law, under the direction of a judge, that each case was heard and determined by a different set of men acting in the capacity of a jury. Demosthenes spoke to the "Gentlemen of the jury" who sometimes numbered as many as five hundred men. A similar system was in vogue in Rome, although in the Roman courts a smaller number officiated as the jury, for it is said Cicero delivered one of his orations before a jury of one. As the Romans always introduced their laws into all their provinces it is possible that they are responsible for this particular method of judicial procedure established among the early Britons and which was afterwards modified by the Normans who had made much advance in this respect.

THE MODERN FORM OF TRIAL BY JURY.

It was in England that the modern form of trial by jury was mainly developed; and this furnished the model which has been so extensively copied by other countries. The present form of a trial by jury differs greatly from the original plan, although there are many characteristics discernible. Among the Saxons there was a form of trial called "compurgation," which had existed from the earliest English times. Under this practice the accused could be acquitted by calling upon his neighbors and kinsmen to make voluntary oath as to their belief in his innocence. The number of compurgators was usually twelve, and from this fact has been attributed the origin of the number required in a modern jury. The introduction of the number twelve has also been credited to Norman influence, as the people from whom the Normans descended had a great veneration for that particular number. It is also significant that there were twelve minor prophets and twelve apostles; there were twelve chief gods among the Greeks and Romans; twelve nights from Christmas to Epiphany, on which the old heathen festival of the winter solstice, when the god Woden and his wife Frigg, with the good spirits, held their procession: the earliest systematic Code of the Roman laws were written on twelve tables; the day is divided into two parts of twelve hours each; there are twelve months in a year. The list can be extended widely.

The next radical change was made in the form of trial when the King's justices compelled certain persons to attend court and give under oath information, regarding disputed matters of fact. Afterwards, the judges issued orders requiring a body of men, knights or others of a high position, usually twelve, to give a sworn verdict as to which of the opposing parties to a controversy had the better right. These men were neighbors of the contestants, selected by an officer of the court and not by the interested parties, and after having discussed the facts of the case among themselves, with which they were previously familiar, they rendered their decision, the verdict. Under this plan they acted in a double capacity, they were both witnesses and judges. This method of settling disputes at first applied to controversies affecting land, but in time it came to include other matters requiring judicial adjustment.

In the course of time, additional changes were made in the method of submitting the facts; it was required that the case be tried in the presence of the judge who decided points of law; and the trial by jury, as we now know it, began to take shape and form. The jury was divided into two main bodies; first, those who were acquainted with the facts, the evidence in the case, became the witnesses and were summoned, not, as of old to settle the case by their oath but to give testimony; and second, those who knew nothing whatever beforehand of the facts, but who afterwards rendered a decision based on what they had heard presented to them. By this separation of the two classes into distinct bodies, the one class ceased to give evidence and became a jury with authority to decide upon the facts submitted, while the other class became merely witnesses without any further power or authority. From this process has evolved the present petit or trial jury, which is a body of men possessing certain qualifications prescribed by law to try well and truly the issue joined between the parties litigant and to render a true verdict according to the evidence.

(*Continued in February.*)

Mr. W. B. Furgeson, formerly of Nortonville, Ky., is now teaching in the Dixon, Ill., High School, as a commercial teacher.

Mr. George Benson goes from Eau Claire, Wis., to Herrin, Ill,, where he is to have charge of the commercial department.

Mr. W. C. Lamm, recently from Fayetteville, Arkansas, is employed in the Bellville, Ill., Business College.

The Atlantic, Iowa, High School, loses Mr. Thomas L. Anderson to the Tarkio, Mo., College, where he has charge of the commercial work.

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

NUMBER 5.

Single Entry Bookkeeping.

This article will be devoted to the presentation of an outline of the Single Entry system of Bookkeeping and a comparison of same with Double Entry; also to a definition of Accounting which may be compared with Double Entry Bookkeeping.

DEFINITIONS.

Accounting is the science of stating and recording facts in regard to the production, acquisition, preservation and transfer of values and property rights.

Double Entry Bookkeeping is the systematic and chronological recording of facts as regards the ownership and transfer of values, which method of recording maintains the doctrine of equilibrium. It is the medium through which accounting results are obtained.

Single Entry Bookkeeping in its broadest sense includes all bookkeeping devices not included in double entry. In a more restricted sense it is merely a method of keeping accounts with persons.

In double entry the doctrine of equilibrium is maintained which means that we must have debits and credits of equal amount in every entry. Real accounts, excepting those that are personal, and nominal accounts, which supply in Double Entry the necessary elements to effect the equilibrium, and which are the source of very useful analytical information, are in Single Entry entirely missing. Double Entry bookkeeping, therefore can always be expressed in an equation. When establishing a new business venture the opening entry is an equation, namely :

Various values one owns equals the amount one is worth, By 'various values" is meant the assets the proprietor investsin the business at the start. The net total of these equals the proprietorship as expressed in the capital account. The recording of all subsequent transactions consists merely in changing the form of the equation without affecting the equality of the two members.

In Single Entry an equation can never be expressed.

In Single Entry a book of original entry is maintained. It is ruled like a Journal with two money columns and is usually called a Day Book. The first column is for detailed amounts while the other is for those amounts only which are to be posted, regardless of whether they are debits or credits. The accounts named in the entry are designated by the abbreviations Dr. or Cr. to signify on which side of the ledger they shall be posted. The credits are not indented as in Double Entry.

In the opening entry the details of the assets constituting the investment are listed in the first column while the total of the investment which is to be posted to the credit of the proprietor's account is carried to the last column on the extreme right. Any liabilities assumed by the business in the opening entry may be deducted from the assets, or the capital account may be credited with the total assets and another entry made debiting it for the amount of the liabilities, the details of same being shown in the first column. In either case it is apparent that the capital account will show the net investment. If the business is a partnership an account is opened with each in the above manner so that the net contribution of each will appear to the credit of his account. If any personal accounts appear among the assets invested or the liabilities assumed they must be shown immediately after the opening entry with the notation against their names as Dr. or Cr. (See illustration).

Sometimes a Cash Book is kept as well as the Day Book, but in many cases the Check Book only is kept. The Cash Book of a Single Entry set has the same ruling as the Day Book i. e. Journal ruling ; likewise the Ledger of a Single Entry set. It may, however, have the regulation ledger ruling; although in many cases the three will be found to have the same ruling.

The first column in the Cash Book is for receipts and the other for payments, the difference being the cash balance. When receipts and payments of cash are made which affect personal accounts the entry is made both in the Day Book and in the Cash Book. The posting is done from the Day Book only. The Cash Book isems are not posted as they merely set forth the cash receipts and payments, including all expense items, which would not be posted nor entered elsewhere. (See illustration of Cash Book.)

In case of purchase and sales on credit, no record is kept of the merchandise received or disposed of but simply an entry in the Day Book with the creditor's or customer's name followed by the notation Cr. or Dr. as the case may require.

The financial position of an undertaking when the books have been kept by Single Entry is set forth in a Statement of Resources and Liabilities, which same statement is similar to the Balance Sheet of a Double Entry system. The only two assets ascertainable from a Single Entry set of books are the cash on hand taken either from the Cash Book or the Check Book and the total of personal accounts receivable. The only liability ascertainable is the total of personal accounts payable. All other assets and liabilities must be obtained from outside sources and this is very difficult at times. Care must be taken that nothing is omitted; that valuations are made on a very conservative basis; cash must be verified by having the pass-book written up and cash in the cash drawer added to it and with any other proceedings necessary for such verification; all bad debts eliminated, etc. When all is ready the assets are written in order of importance one under the other and the amounts extended in the first column, and the total in the other column, to the extreme right. The liabilities are then set forth underneath in the same manner. The excess of the assets over the liabilities is the net worth or investment at the date compiled.

The net profits for the same period can now be determined simply by deducting the investment, if it is smaller at the beginning of the period, from the investment at the close. If the investment at the close is smaller than at the beginning, then a loss has been sustained.

This is the method if there have been no withdrawals, nor contributions made by the proprietor during the period. If withdrawals have been made, their total must be added so as to increase the investment, or they may be deducted from the decrease in investment, so as to ascertain the net result. The reason for this is that assets withdrawn by the proprietor for private use have not been consumed in the regular procedure of the business as an aid, and are not really expenses of the concern. Investment could be so decreased by withdrawals as to show a loss when really a big profit has been made during the period. Amounts charged to the proprietor for salary are the same as withdrawals. They are simply advances in anticipation of profits to be earned. For example, if a proprietor had total assets amounting to $6,800 and total liabilities to the amount of $2,000 his investment would stand as $4,800 at the month's end. If his investment at the beginning of the month had been $4,000, an increase in investment of $800 is shown. Now, supposing his withdrawals for the month have been $1,000, the net profit for the month must

ILLUSTRATION OF OPENING IN SINGLE ENTRY BOOKS.

Day Books.

IRVINGTON, N. J., 1914.

Ledger Folio	Oct. 2, 1914.	Column for Details	Column for Posting
	Ralph H. Wright, Capital.....Cr.		$8,000
	For capital invested today, details as under :		
	Cash, deposited in Irvington National Bank.....	$2,000	
	Merchandise, as per Inventory.....	8,500	
	O. H. Staley, account receivable.....	500	
	Total Assets.....	$ 11,000	
	Less:		
	F. H. Morrell, account payable.....	3,000	
	Leaving Net Investment as above.....	8,000	
	O. H. Staley.....Dr.		$ 500
	For amount due me, as per opening entry.....	500	
	F. H. Morrell.....Cr.		$ 3,000
	For amount due him, as per opening entry.....	3,000	

SINGLE ENTRY.

Cash Book.

IRVINGTON, N. J., 1914.

Column for Date October		Column for Receipts	Column for Payment
2	Balance, as per Day Book.....	$2,000	
3	Cash Sales Mdse.....	500	
4	O. H. Staley, Bal. due see Day Book.....	500	
6	Rent month of Oct.....		$ 300
7	Expense salaries.....		125
7	F. H. Morrell paid him on acct.....		1,000
10	Balance for week.....		1,575
		$3,000	$3,000
11	Balance.....	$1,575	

have been $1,800, as he could not have drawn out $1,000 if his increase in investment at the end of the month was still $800.

It is clear from this that contributions to capital must be treated inversely. They must be deducted from the increase in investment for such increase has not been produced by the business operations of the concern. If a decrease in investment is shown notwithstanding contributions, then the contributions must be added to such decrease in order to ascertain the loss.

This method of determining the gain or loss is known as the "Resource and Liability" method. In Double Entry the "Loss and Gain" method is the usual procedure; that is, the collecting of the nominal accounts.

Having outlined Single Entry methods and the statement which it is possible to procure therefrom it is very evident that Single Entry has many disadvantages as compared with Double Entry.

The first disadvantage is that there is greater liability to err. If an amount charged against a customer is not posted there is no automatic check to display the oversight, as there would be in Double Entry. Also there is no record of other assets with the exception of cash and the personal accounts receivable, anyone of which might be overlooked. In Double Entry nearly every asset is brought to the attention of the bookkeeper in every Trial Balance. This complete record of every asset in Double Entry is a great advantage over Single Entry.

There are no records, or very inadequate ones, of expenses and losses in Single Entry, and the management cannot detect the fluctuations in any particular expense or profit item or items. Therefore a source of loss may go on undetected indefinitely. In Double Entry a very complete record of income and expenditure is maintained. The expenses and profits are divided into as many accounts as the business may require, namely : Rent, Salaries, Taxes, Discount, Advertising, Light, Heat, Power, Purchase, Sales, Rebates, etc. Any particular account may be compared with its previous condition and the corrective work necessary to increase the profits or to avert losses can be applied. This review of the entire work is particularly valuable to a concern.

To summarize, the advantanges of Double Entry over Single Entry are :

1. Through fuller records and automatic safeguards there is less liability to err.

2. In Double Entry, we may obtain a complete analysis of the profit and loss elements, secured from the accounts used to produce the equilibrium. This secures for us (a) a comparison of all items for the accounting period; and (b) a comparison with the preceding statements.

In changing a set of Single Entry Books to the Double Entry system all that is required is to make a Statement of Resources and Liabilities, as previously explained, and make an opening entry in the new books debiting the assets and crediting the liabilities and the proprietor for the balance or his net investment. This equalizes the debits and credits which are then posted to the ledger and a Trial Balance taken to insure accuracy of posting. All subsequent entries are of course made in Double Entry form.

At the Annual Business Show at New York, October 26, World's Typewriting Championships were won as follows : In the World's Amateur Championship, Miss Bessie Friedman in competition for thirty minutes, wrote at the rate of 129 net words a minute breaking the World's Record in this case by thirteen words a minute. Mr. George Hossfeld, in the World's Novice Championship, wrote at a rate of ninety-eight net words a minute for fifteen minutes, breaking the World's Record in the Novice Class by ten net words a minute; and Miss Lillian Baker wrote at the rate of fifty-nine net words a minute for fifteen minutes without a single error, which is a new Accuracy Record. It is interesting to note that all champions are Balanced-Hand Typists, having learned Touch Typewriting from Charles E. Smith's "Practical Course," published by Isaac Pitman & Sons, 2 West 45th Street, New York.

ARITHMETIC

IN COMMERCIAL SCHOOLS

F. D. MITCHELL,

The Haverford School, Haverford, Pa.

Cash Balance, Equation of Accounts, Etc.

J. ARCHIBALD TURNER

1914			1914		
Oct. 5	To Mdse,	600	Oct. 14	By Cash	250
31	" "	54	30	" "	300
Nov. 16	" "	109			
		763			550

Assuming that this account is non-interest bearing, it is evident that the balance due is the difference between the debits and credits, or $213.

Whether or not interest is charged on the items of a running account is usually regulated by the custom of the house, or by an aggreement between the parties to the account. As a rule, retailers do not charge interest on the items of such accounts, though interest is frequently charged on the balance of a closed account from the time the balance is brought down until the date of settlement.

Assuming that a statement showing a balance due of $213 was rendered Turner on the first of December, and that the balance remained unpaid until Jan. 15, 1915, the holder would naturally look to Turner for the payment of interest on the $213 for the intervening period, in addition to the stated balance. The calculation involved is a simple one, and requires no special explanation.

In the following problem we have a more complicated condition to face.

FRANKLIN J. SMITH

1914			1914		
Oct. 26	To Mdse. 10 da.	400	Oct. 31	By Cash	200
Nov. 4	" " 30 "	800	Dec. 8	Note, 30 da. (Int.)	600
Dec. 1	" " 10 "	1230	19	Note, 15 da. (No Int.)	550

What is the cash balance due Jan. 15, 1915?

We shall assume that the holder of Smith's account is a wholesaler, and that items remaining unpaid at the expiration of their respective terms of credit bear interest from the time of such expiration to the time of final settlement. (The usual custom of wholesale houses.) In looking over the account we see that three remittances have been made: Cash, interest-bearing note, and non-interest bearing note and the question arises as to how we shall consider them in finding our cash balance. The custom is to consider interest-bearing notes as being equivalent to cash on the day the note is received, and to consider non-interest bearing notes equivalent to cash on the maturity of such notes. The 15-day note, therefore, is equivalent to a cash payment received on Jan. 4. (Jan. 3, the nominal day of maturity, being Sunday the note is not payable until the next succeeding business day.)

Taking the debit side of the account we find that:

Mdse. bought Oct. 26 on 10 da. Credit is due Nov. 5;
" " Nov. 4 " 30 " " " " " Dec. 4;
" " Dec. 1 " 10 " " " " " 11.

Since items draw interest from the expiration of their respective terms of credit until the day of settlement, it follows that:

Mdse. due Nov. 5, and paid for Jan. 15 was overdue 71 da. when paid
" " Dec. 4, " " " " " " " 42 " " "
" " " 11, " " " " " " " 35 " " "

Taking the credit side, and assuming that nothing was due until Jan. 15, we find that:

Cash paid Oct. 31 is entitled to 76 da. discount on Jan. 15
" " Dec. 8 " " " 38 " " " " "
" " Jan. 4 " " " 11 " " " " "

(*Concluded on page 29.*)

THE FUNDAMENTALS OF

ADVERTISING

M. W. CASSMORE,

Seattle, Wn.

THE FUNDAMENTALS OF ADVERTISING

Action

Assuming that our efforts in securing attention, exciting interest and developing desire have been successful, they avail nothing unless we get action, which pays over the money.

Action is influenced by two incentives; accessibility and reliability. It is a well established principle of merchandising, that distribution should be secured before advertising is begun. It is expensive and wasteful to induce the consumer to ask the dealer for the advertised article only to be disappointed in securing it. In other words, without accessibility, action will frequently be defeated.

In our case, accessibility may be said to be determined by time, expense and the convenience of enrolling. I have referred to the time consideration before because it seems so important not only in securing action but in some of the preceding elements as well. Young people are impatient; they want results quickly and time passes more slowly for them than for those of maturer years. The time required for thoroughness should not be emphasized. Thoroughness should be demonstrated to result because of the schools' ability. There are various ways of describing the time required without making use of forbidding terms.

Expense in itself is a word not to employ. It will cause hesitation. The cost of anything is, of course, counted before a purchase is considered, yet if we emphasize cost we must expect the result to be a competition of price. So long as schools print a carefully tabulated showing of costs, they will have to secure students too largely upon a price basis, and not upon utility. Perhaps this is the proper basis for some institutions. There is a vast market for cheap articles of low utility.

Further, the emphasis of cost will repel many who might by a proper sequence of incentives, be induced to consider expense in its proper relation to the satisfaction to be obtained. People may be said to have roots, as a plant. They have certain habits, certain friends, a tested and familiar method of life. Enrollment in a business school proposes to break or dislodge some of these roots. The thought is painful. We can only overcome the aversion to this pain by showing a condition of existence enough superior to repay the prospect for the pain. It will be expensive and wasteful to spend money to suggest a change which causes additional pain.

Enrollment should be made as simple and convenient as possible. It will be found economical to surround the application for enrollment with some special advantage. People will not readily send for a catalog, booklet or "information." As school catalogs are planned and offered, they usually arrive too late. The prospect sends for the catalog, many catalogs, because through some incentive, he has a desire to attend a business school. This comparison of catalogs leads to expensive and destructive competion. Instead the catalog or booklet should have reached the prospect earlier, and it should have directed his desire towards a particular school. As far as possible enrollments should be developed, not fought for. A person will follow a suggested line of action, in the absence of a counter attraction. If a habitual state of mind is developed and interest maintained, the counter attraction, cannot operate successfully. This state of mind should be secured before competitive advertising begins. For fall enrollment this usually begins during July. The field for fall enrollment is therefore open and non-competitive during May and June and enrollments can be by using proper incentives and showing proper advantages, secured at lessened expense.

A very successful garment manufacturer uses this method. He designs a special model, circularizes his trade for future delivery, promising exclusiveness, and first showings. By the time pirating manufacturers have succeeded in copying his design, he is sold out and is working on something else. His success in selling consists largely in eliminating the counter attraction.

The reliability of the school consists of its ability and its integrity. Ability may be considered under two heads; facilities and experience or skill.

People are eager to talk about the thing they are proud of. There are three classes of "copy" the insincere agency uses to secure the O. K. of the advertiser who is reluctant to engage in advertising. One is historical, showing the shack where the company started back in the seventies and the magnificent buildings it now occupies. Another is statistical, giving figures and facts about the amazing growth of the business; and the third dwells upon the "personality of the men behind the goods" showing pictures of president, treasurer and other officials. A combination of these three rarely fails to get the advertiser's name on the contract. It also much more rarely succeeds in selling any goods.

There is a time to demonstrate reliability, but business cannot be developed by its misplaced use. The young man who is getting along pretty well running an elevator, working in a grocery store, or doing nothing cannot be affected or stimuated by your showing of furniture, or equipment. It means nothing to him for he does not see how he can use it.

Facilities are of two kinds: financial and operating. If the school man will examine his facilities analitically he will see that he has many not before observed or used in advertising.

Experience may be, not only of years, but of quality. The quality of experience is not often demonstrated completely, this being more difficult than the demonstration of age.

Integrity has two elements; reputation and a guarantee. Since we are dealing in an intangible thing, the guarantee is not applicable and its use will lead to expense and misunderstandings. Reputation may be either known or demonstrable. That which is known is manufactured by demonstrations of new aspects, new view points, new applications of the schools service. It is expensive to reiterate "This is a reliable, efficient school, having the complete confidence of the public." This is a statement of a fact. Providing there is no counter attraction or contradicting statement, people will believe this if they are told often enough. The expense is wasteful. The best example I know about of proper, economical demonstration of reliability is the first half column of the Wanamaker advertising signed in facsimile by John Wanamaker. This rarely says anything directly about the goodness of the store, but we are shown, reasonably and very plainly why a store with the ideals described must be a good store.

The above outline, amplified as circumstances warrant, will cover the available methods of stimulation which lead to action.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute,
Lawrence, Kans.

Mr. Allan Brown writes that a young men's club of which he is a member will debate the question "Resolved : Tbat the amount of injury done by the cigarette has been greatly exaggerated." Mr. Brown is sincerely desirous of making a vigorous and convincing showing for the negative side, since he sees an opportunity to carry the wbole club with him in a resolution to forbid the habit among their membership.

LETTER NUMBER FIFTEEN

HELPFULVILLE, JAN 1, 191 .

Dear Allan :

Although your debate will not be held in time for your club to make a New Year resolution against cigarettes, I trust you will convince the members that every day is the beginning of a year, and that any day is a good day to make a good resolution. I am glad you see in this question an opportunity to make an effective stand against a habit which is hard to fight because of its apparent respectability. It is strange that the hero of the latest bit of fiction must light a cigarette on every other page, and every advertisement of a youth clad in glad college raiment must "wear" one of the obnoxious little "coffin nails" in a sagged-down corner of his mouth or carry it daintily (?) in his kid gloves.

I think that if I were going to take the negative of this question (the only side on which I could bring myself to debate), I should stand a cigarette up in plain view of the audience and proceed to indict him on the following grounds :

1. That he is a spendthrift.
2. That he is a liar.
3. That he is a coward.
4. That he is a thief.
5. That he is a murderer.
6. That he is a traitor.
7. That it is well nigh impossible to exaggerate his vicious influence.

I should support indictment 1 by showing how much he costs and how little he returns. Most of the men who use tobacco began by using cigarettes. The annual tobacco bill of the United States is, according to the last U. S. Census,over $400,000,000. Figure up some of the things we could do with that money, good roads at $5,000 per mile, for instance, or good country school houses at $10,000 each.

Indictment 2 : The cigarette promises through alluring advertisements, greater manliness, enjoyment, style, pleasure. He does not add one ounce of good red blood,does not increase stature the millionth part of an inch,does not add courage, decency nor intelligence in any degree. In states having anti-cigarette laws he lies by parading under the label "Little Cigars," or some other alias.

Indictment 3: He is a coward because he does not dare to come out in true colors. He does not tell the unsuspecting youth of the deadly drugs he contains. He is afraid to make the boy sick as the plain leaf tobacco would do, as he might discourage the boy, so some paralyzing substance is added and the whole concoction "doped" to make it easy for the boy to become a victim.

Under indictment 4 I should prove that he has stolen many a boys rosy cheeks and wholesome plumpness, his sense of honor, his will power, his standing in school, his purity and self respect. Perhaps this may not be true of some of the young men in your club, but they cannot deny that it is true in thousands of instances, some of which you can quote.

In support of Indictment 5, that he is a murderer, look up any of the numerous items that have appeared in the daily press telling of tobacco poisoning. I am sending you a clipping regarding the death of an infant from chewing a cigarette stub. This is but a sample. Reed Knox's Business Efficiency regarding personal habits. Also get McKeever's pamphlet on "The Cigarette Smoking Boy," for indisputable, scientific facts. If you have time, write to the Division of Bibliography, Library of Congress, for a select list of references on cigarette smoking. You can startle those fellows by the array of scientific facts you can produce. All they can produce in opposition is that occasionally a fellow lives through the habit and becomes old probably bebecause he has a cast-iron stomach. That is not saying that his children will be any stronger for it.

The Constitution of the United States defines treason. Crime, ignorance,poor health, bad citizenship, insanity and the host of other ills that follow in the train of cigarette smoking, for very few stop with that, are certainly enemies of the United States. You can figure out how to make Indictment 6 stick.

By this time you should have shown conclusively that it is hardly possible to overestimate the evil of the cigarette, when it has full license to debauch little boys.

Every one of these indictments may be amplified and fortified by an armful of facts and statistics. More than that, the experience of every man verifies it. Every person has seen boys ruined by the cigarette and the attendant evils it brings with it. Use your ammunition well and you will get some game.

In this connection, I remember that you and I saw "Rube" Waddell pitch one day. You know that he dissipated. You know his end. I ran across this soon after his death :

He loved the bright lights of the great white way,
He fell for the lure of the life that is gay,
With its wine and its women and song ;
And fate took a mortgage in time to foreclose
On the life that was treading the path of the rose
In the midst of the reveling throng.
But the man never lived who could travel the route
Join in each song, lend a voice to each shout,
And never a penalty pay ;
So he turned from the path of the sweet primrose,
Down a lane where the ghosts of the past repose
And point to the end of the Way.

Well, I merely wanted to suggest a few things and not to tell you all I might be able to think of regarding this problem. There must be a stopping point. This reminds me the story Hamilton Holt, editor of the Independent, told here once :

A man had just started down the subway stairs in New York, when a large woman tripped and stumbled against him. They rolled and tumbled together until they hit the bottom, the woman seated rather firmly on the small of the man's back. He waited a reasonable time for her to get up. She did not. He mildly remarked : "I beg your pardon: this is as far as I go."

Yours for increased usefulness,

JOHN FAITHFUL.

BROOKLYN, NEW YORK, Nov. 13, 1914.
Zaner & Bloser, Publishers,
Columbus, O.

GENTLEMEN:

I have read with extreme pleasure the articles in "THE BUSINESS EDUCATOR" by Ralph H. Wright, Head of the Commercial Department, Irvington (New Jersey) High School on Accounting.

As a teacher of Accounting in public high schools and private schools for the past eight years, I have come to fully realize the need of thorough systematic training in up-to-date accounting for our boys and girls who are to enter upon a business career.

The competition in modern business enterprises demands the most efficient management, which is impossible without accurate and adequate accounting records and these records are impossible unless those who are to keep them have had the proper training.

This training must be given by those teachers who realize the needs, have the courage of their convictions, and the inspiration and determination to carry them out.

I believe that such articles as those by Mr. Wright will materially assist in this work.

Very truly yours,

ISAAC T. CONKLIN,

Head of Department of Accounting, Brooklyn Central Y. M. C. A. Business & Preparatory School.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

No. 5.

Another reason why the contract cannot be enforced may be that there was no consideration.

Consideration, in this connection, has no reference to the ordinary meaning of the word, when we say we will "consider"a matter, and then speak of our thinking as "consideration." In law it has a special meaning; and is defined as "The cause which moves a contracting party to enter into an agreement." In ordinary businesss transactions it is the thing which one party gives, or promises to give, to the other party. Thus in the sale of an arcticle, the purchase price is the consideration for which the seller agrees to part with the goods, and the goods form the consideration for which the buyer agrees to pay the money. There must therefore be consideration for both parties; or rather, the subject matter of the contract for one party forms the consideration for the contract for the other party, and vice-versa.

An agreement for which there is no consideration cannot be enforced. Thus if I should promise each of you ten dollars next Christmas as a gift, and when Christmas came should refuse to pay the money, you could not collect by a suit at law. Your action would be thrown out of court because of the failure of consideration,

Notice that it would not be wrong for me to pay you the money. Rather, it would be wrong for me to refuse to pay it. If I had it, I would be under moral obligation to carry out my promise; and if I should, there would be nothing illegal in the transaction. So there are many cases where a promise could not be enforced in a court of law because of the failure of consideration, but where the promisor is morally bound to carry out his promise.

Yet the reason for the rule is easy to see. The purpose of courts of law is to promote justice; and they would be going contrary to this principal if they should compel a man to do something when the other party had not given anything in return. Therefore the rule: A promise, unsupported by consideration, does not constitute a binding contract.

This rule applies only to executory contracts. If the thing has been done if the contract has been executed—the fact that there was no consideration will not render the contract void, and enable the one who has performed to rescind his action, and demand back what he has given. In the illustration given above, if I had paid each of you ten dollars last Christmas, I could not now demand the return of the money on the ground that since there was no consideration the contract was void.

Perhaps the most important example of the failure of consideration is the agreement to accept part payment of a debt that is due, in full payment of the debt. In such a case there is no consideration for the promise to release the debtor from the balance of the debt, and therefore the promise—even though it be in writing, perhaps in the form of a "receipt in full of account to date," will not be a defense to a suit to collect the balance. Of course, if a receipt has been given, it lies with the creditor to prove that the entire amount was not paid, and that there was no consideration for the release of the amount yet unpaid.

Note that various matters may enter into the transaction, and that often there is a consideration when at first thought there appears to be none. If the debt is not yet due, and the debtor pays part of it in full of account, then it may appear that the consideration for the release of the amount unpaid was the payment of the balance before it was due. If the amount is in dispute and a sum smaller than that claimed by the debtor, but larger than that admitted by the debtor, is paid, the law recognizes the transaction as a legitimate compromise, and will not aid the creditor to collect the larger amount, even though he may bring proof that he was in the right. And if any other article, no matter how insignificant, is given by the debtor to the creditor when the money is paid, and the creditor accepts the money and the article in full of account, that will act as a bar to an action to collect the balance.

The last sentence above illustrates the point that the court will not inquire as to the adequacy of the consideration. If I promise to give you a horse, you cannot enforce the promise; but if we enter into a contract that I am to sell you the horse for ten cents, or for ten thousand dollars, the court will not inquire as to whether or not the horse is worth more or less than the price agreed upon. (There are a few seeming exceptions to this, where an offer was made in jest.) If it were otherwise, the courts would often be called upon to decide as to the reasonableness of the price in commercial contracts, and that is beyond their province.

The test of consideration is this: Did the promisee give up something? If he did it is sufficient consideration. If I offer a man two hundred dollars for his horse, and he accepts, I am of course bound to pay him the money. But the contract would be equally good if it provided that he should give the horse to a neighbor, or shoot it. It is not essential that I should receive the consideration, whatever it is; the essential thing is that the promisee should give it up.

NEWS NOTES AND NOTICES

Alfred J. Lawrence, who was formerly connected with the Coeur D'Alene, College, Coeur D'Alene, Idaho, now has charge of the Commercial Department of Adelphia College, Seattle, Wasbington. Mr. Lawrence writes a practical business hand, and judging from his interest in penmanship, we are confident that this branch will be well taken acre of in his new position.

W. L. Morris, who some years ago was connected with the Tyler, Texas, Commercial College, and who for the past three years has been out of school work, recently became Principal of the Commercial Department of the Central Nazarene University, Hamlin, Texas. While at Tyler, Mr. Morris favored THE BUSINESS EDUCATOR with some very large lists of subscriptions. He fully realizes the value of practical penmanship and, if we mistake not, he will arouse much interest and enthusiasm in this subject in his new field of work.

Mr. I. R. Stout has been promoted to the principalship of the Commercial Department of the Boys' High School, Louisville, Ky., succeeding Mr. W. B. Griffin, who is now in Central High School of Newark, N. J. There are four other men, Will H. Matthews, E. L. Milligan, Paul S. Messersmith and Robert Miller, devoting full time to the work.

Welche's Business College, Oil City, Pa., is prospering because it does good work. Mr. Welch is a Ferris Institute graduate of '92 or '93, and, of course rejoices in Governor Ferris' recognition by the good people of the State of Michigan.

A. A. Lang, formerly proprietor of the Kankakee, Ill., Business College, is now head of the Commercial Department of the Atchison, Kans., High School. We wish Mr. Lang much success in his new location.

In renewing his subscription, H. B. Cole, of the Girls' High School, Boston, Mass., states that they have two thousand and two hundred girls enrolled, and that they have built all the annexes which they have room for. All of the seats are occupied, which shows that the "Bean City" is no "has bean" when it comes to educational matters.

Prof. W. P. Steinhaeuser, Supervisor of Penmanship in the Neptune Township Public Schools, Asbury Park, N. J., has been honored with the degree Doctor of Literature by Milton University, Baltimore Md. Prof. Steinbaeuser pursued a post-graduate course in English Language and Literature with this institution the past year.

COMMERCIAL GEOGRAPHY

F. M. BEDINGER,

Hancock, Michigan.

The Third of a Series of Articles

The methods which different teachers will use in teaching Commercial Geography will necessarily vary because of the variety of temperaments and inclinations which these teachers possess, not to mention differences in preparation and attitude toward teaching in general. It is not the purpose or the hope that uniform methods may be adopted through the agency of these papers on this subject, but it is possible that some teacher has been wrestling with the proposition of how to present the work in Commercial Geography so that it will be at once interesting and instructive, and if this teacher finds some assistance in the material presented below and through its use reaps a benefit for the school, the student, and the teacher, the standard of Commercial work will be raised a mite higher and the object of this contribution will be accomplished.

At the outset the teacher must adopt the method of diligent preparation of the work to be presented. Unless the teacher knows the matter to be taught the student loses confidence and the work drags. A constant search for material to supplement the teaching will keep the teacher in touch with the subject and furnish him with an ample supply of reserve ammunition for emergencies. The text must be mastered thoroughly and the course carefully mapped around it as the framework. All material that is collected must be placed in available form and classified under some head of the main outline as laid down by the text-book.

With this general scheme in mind the teacher has a definite aim in every lesson and in every bit of research work that is to be done, consequently no time will be lost on irrelevant topics and material. Another advantage of this plan is that it brings out prominently the things upon which emphasis should be laid, in itself a great help because too many instructors do not know what to emphasize and what to treat as merely contributory matters. I have the whole course in Commercial Geography outlined largely in accordance with the text as mentioned above, with mainheads, sub-heads, and minor divisions down as far as the importance of the topic requires. Into this outline I can readily fit a clipping, a magazine article, a group of pictures, or any other material that I am fortunate enough to obtain, and thus this material serves its purpose in contributing to its part of the subject and helping to weave the entire course into a connected and intelligible whole. Again if the teacher goes through and works out an outline of every subject in the course this alone will give a preparation and an equipment that will contribute largely toward success.

Assuming that the above plan is adopted I shall turn to the teaching of products. In this work three things are essential. They are, actual specimens of the product, pictures and descriptive material. The text book affords inadequate space for the complete treatment of each product, but the teacher does not need to throw up his hands in despair at the mention of these three essentials, nor does he need to content himself with the brief summary of the text—this is only the essence of the cup, it must be diluted and flavored with the proper ingredients before it becomes wholly palatable and nutritious. It requires a little patience and effort to collect the necessary supplementary material but it is available to all who desire to seek for it, and no teacher of Commercial Geography can afford to be without it.

I can best illustrate the use of specimens, pictures and descriptive material by taking an example from my own class room. I have before me a sample case illustrating the different stages of wheat as it is manufactured into Gold Medal flour, together with two large charts showing the dissected wheat kernel and a sectional view of a simplified flour mill. Descriptive matter in abundance go with these exhibits to make them intelligible. All of this material cost just two cents, the price of postage on a letter addressed to the Washburn-Crosby Co., Minneapolis, Minn. Any school can obtain this same exhibit by giving in a letter addressed to the above mentioned company evidence that the exhibit is to be used for educational purposes.

We have begun the study of wheat with a blief reference to its history, and then turned to the conditions under which it is cultivated, including soil, climate, temperature and rainfall. This leads up to the methods of cultivation, harvesting and threshing and the evolution thereof. In this connection a set of lantern slides on the Development of Agriculture can be secured from the International Harvester Company of Chicago. These slides will show the wonderful progress that has been made in production and marketing of wheat, setting side by side the sickle flail of old, and the combined harvester and reaper of today. In this manner a lesson is placed before the pupil which he will learn and never forget.

When we have studied the economic conditions connected with wheat and have seen it placed on the market we are ready to consider its manufacture. Here is where the above mentioned specimen case is introduced. I will summarize briefly the outline of the milling process furnished with the exhibit. Sample I shows the wheat as it comes to the mill from the country, mixed with dirt, straw, seeds, etc., and is deposited in the storage bins after being weighed. Sample 2 shows the impurities that have been removed by passing the wheat through metalic sieves. The wheat is then scoured and is ready for the rolls as shown in Number 3. Number 4 shows the wheat after passing through the first set of corrugated rolls in what is known as the first reduction process. From the rolls the crushed wheat goes into one end of a long reel covered with coarse bolting cloth, through which the middlings, sample 5, pass into a bin below while what remains of the wheat, sample 6, passes over the end of the reel on to the second set of reduction rolls where it is crushed finer and the process repeated. This is continued through 5 reductions until nothing is left of the wheat but the Bran shown in sample 21, samples 7 to 15 representing the various steps through which the wheat has gone. The middlings are then graded, purified of all fine bran and dust, and put through various processes of reduction similar to the ones described above except that instead of corrugated rolls smooth ones are used. The result of all this is flour, ranging from the finest grade shown in sample 16, through the poorer grades to the residue which is used as animal food.

The actual specimens of wheat in its various forms together with the pictures and printed descriptions place before the student something concrete which will cause him to visualize and see the larger processes of milling as they actually are. The topic becomes a live one, and students are inspired to go to the bottom of it in search of information. It is well after such an exhibit has been

(*Continued on page 30.*)

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

A Larger Vision of Life And Its Possibilities

The crying educational need of today is to give our young people a larger vision of life and its possibilities. But our teachers must get this vision before they can give it to their students. We need more teachers today who are crusaders and idealists. In other words, crusaders for certain ideals.

I am making a statement that may sound sensational when I say that it is my conviction that not more than fifteen per cent of the men of this country have an ultimate aim in life. What I mean by ultimate aim is a definite object, a definite purpose in life. It is lack of a definite object in life that causes so many people to drift. Failure to have a definite purpose is the first and greatest cause of inefficiency. The man who has no definite object in life is going nowhere, he is just drifting. He is sailing toward no port, and if he ever arrives anywhere it will be as a result of sheer accident.

The other night a big wind blew across Lake Erie. It was so violent that many of the boats anchored within a few rods of where I write this, were broken from their moorings. They drifted out aimlessly into the storm only to be destroyed by the lashing fury of the waves. The tragedy of life is to be found in the young man who drifts aimlessly out into life's elements only to be dashed to pieces by these same elements which he by divine right should harness, master and utilize in furthering him on his course.

The young man without an ultimate aim is mere putty. He is little better than a piece of clay. But the man of definite purpose is the man with a conquering spirit. He flashes out upon the horizon like a fixed star. He sets the pace for other men. He leads the way. He has a vision. He knows which way he is traveling, and he knows why he is traveling. He can see the end from the beginning, because he has created it in his imagination.

Why is it that one man has magnetism and another hasn't? Why is that one man has a distinct personality and another hasn't? Why is it that one man has flashing eyes and another hasn't? Why is it that one man radiates courage, optimism, enthusiasm, ambition and leadership and another doesn't? It is because one man has anchored his life with a definite aim, an ultimate purpose, and the other man hasn't. The man with a definite aim is the maximum man, the hundred per cent man. That aim creates within him life's great positive forces. It gives him an "energetic certitude and a fervent trust." Such a man was created in the image of the Almighty, and he is trying to live up to his heritage.

The person who has a definite aim in life grasps every opportunity that will help him achieve his end. The person who drifts has no aim, and, therefore, sees no opportunities. This is the tragedy of the drifter. The young man whose ultimate aim is to be a great salesman, a great sales-manager, a great organizer and a great business man, is doing everything within his power to make himself more efficient as a salesman, a a salesmanager, an organizer and an executive. Such a man takes nothing for granted. He does not guess. He prepares himself in advance to fill the positions he ultimately expects to fill? What kind of a position do you ultimately expect to fill ? If you expect ultimately to fill a ten thousand dollar position, and you will continue to prepare to fill it until you ultimately reach your goal.

There is one quickest, best, easiest method of acquiring the desirable things of life. But you must first decide you want and propose to get the desirable things of life. The aim, the purpose is the big thing. When you once establish the purpose and then fortify it by a burning, conquering determination, then you will naturally begin to study ways and means, the how and why of acquiring these desirable things of life in the quickest, easiest, best way. When a man once decides upon an ultimate aim he expects to make sacrifices. But to him they do not seem sacrifices. He meets difficulties with eagerness. He is willing to go through fire and water to accomplish his end. He becomes a power in the world. People do not understand him because they do not see his wellspring, his moving dominating motive. What is your ultimate aim? What is your dominant, impelling motive? Remember there can be no ultimate aim without an impelling motive.

Every great achievement of the human race was made possible because it first existed as an ideal, an ultimate purpose in the life of some man. Can you conceive of a man's reaching any worth-while goal unless he knows where he is going? What is the greatest weakness in American life? It is this. We are conducting our lives by guess instead of by chart and compass. We are drifters and floaters on the sea of life, instead of being pilots and captains. We are followers and failures, instead of leaders and successes. When the business students of this country get a vision of the ultimate ideal, the supreme purpose, it will not take long to revolutionize their lives, incomes and possibilities.

A ship that is going in the wrong direction can be turned, because it is guided by an impelling force. But can do nothing with a ship that is drifting. It has no impelling force. It is tossed from trough to crest. It is at the mercy of the elements.

You can convert a man who has a mistaken purpose. You can show him the error of his way. But you can do nothing with the human derelicts who are drifting through life without purpose, and therefore without hope, without courage and without enthusiasm. The light of their lives has gone out. They put it out.

The greatest piece of machinery ever constructed is not the adding machine, the typewriter or the stenotype, but the one within the human skull. But that is a discovery that the average man has never made. The mind and soul with all their thoughts, hopes, impulses desires, prejudices and aspirations are nothing but a confused jumble until organized and made effective by the power of an earnest consecrated purpose.

I end as I began, by saying that the first and greatest cause of inefficiency is lack of purpose.

"Onward, is the splendid title of an excellent little school paper issued by and in the interest of the Rider-Moore and Stewart School, Trenton, N. J. It is splendidly edited and well printed."

Advertising literature has been received from the following: The Shorthand Society, Inc., Brooklyn, N. Y.; Isaac Pitman & Sons, 2 W. 45th St., New York; Brown & Bigelow, St. Paul, Minn., and Sault Ste. Marie, Ont.; American Book Company, Cincinnati; The Drake College, Inc., Newark and East Orange, N. J.; Rasmussen Practical Business School, Saint Paul; Southern School News, Columbia, S. C.; The Ellsworth Company, Mont Vale, N. J.; Goodyear-Marshall Publishing Co., Cedar Rapids, Ia.; J. S. Lilly, Penman, Jestville, W. Va.; Hoover Business College, Salt Lake City; D. C. Heath & Co., Publishers, Boston.

New England High School Commercial Teachers' Association.

The twelfth Annual Convention at Simmon's College, Boston was presided over on October 3, by President A. H. Sproul, who made an ideal president.

The address of welcome by President Henry Lefavour, of Simmon's College was very cordial. He cited an old letter of 1650, which said "it was just as true learning to learn how to do a thing as it is to learn what others have done." He argued that culture must include the real factors in human life, that commercial subjects deal directly with economic life. If we do our work rightly we develop minds and increase power generally.

Sumner W. Cushing, of Salem, Mass., discussed "Commercial Geography in the Light o the Present War." He emphasized (a,) that commercial aspirations were often the primary causes of war; (b,) that relative locations were important factors; (c,) value of well located harbors.

"Economics in the Secondary Schools" was ably discussed by Dr. John Haynes, of the Hyde Park (Mass.) High School. He urged the ethical, vocational and cultural value, of the subject. It helps make good citizens. Mr. Winthrop Tirrell, Boston High School, of Commerce, and Mr. Daniel Foley, Eng. High School, Boston, discussed the topic concisely and helpfully.

"Some Present Day Tendencies in the High School Commercial Course," by Walter H. Sexton, Springfield, Mass., included advertising talks by business men, actual work in offices (which have been successfully tried in Springfield.) Mr. R. G. Laird, Head Master Boston Clerical School followed with a pithy and witty talk.

After lunch Mr. M. C. Grover gave a "Resume of the Work of the State Committee on Commercial Education." The report to be published this fall by the Women's Educational and Industrial Union will contain much first hand information about 10,000 office girls. The Chamber of Commerce will soon publish another similar report.

Dr. David Suedden. Mass., State Commissioner of Education in discussing "Some Definitions of Commercial Education," emphasized the distinction between teaching a subject and training a worker. Thus bookkeeping could be a part of general education, which is an appreciation of the big events of daily life. Thus medical schools today train physicians, they do not teach pharmacy. Schools of technology train engineers, they do not teach the subject of engineering.

"The Fundamentals of success in Teaching Commercial Subjects in High Schools," were declared by C. E. Bowman, Chelsea, Mass., to be: (1,) Penmanship; (2,) Decision by Pupils as to Aim; (3,) Working Knowledge of The Foundations.

F. E. Lakey, Boston, discussed "Some Ideas on the Scope, Material and Method, of the High School Course in Bookkeeping." Mr. C. E. Hutchins, Worcester, explained the part time plan used in Fitchburg.

Dr. E. H. Eldredge conducted the Shorthand Round Table in a manner which elicited many helpful hints

The new officers are Hasting Hawkes, Brockton, Mass., President; Arthur O'Malley, Boston, Vice President; Edith L. Abbott, Quincy, Mass., Second Vice President; W. O. Holden Pawtucket, R. I., Secretary; J. C. Moody, New Bretain, Conn., Treas. The finances are in good condition. Fifty-eight new members were elected.

Mr. F. G. Nichols, Rochester, said that some of the poorest teaching in bookkeeping was the result of private teaching. The best results came from twenty minutes on penmanship, twenty on oral drill and the remainder, on laboratory work, actually taught followed up by drill. Experience shows that there is little transference from the bookkeepers' position to a better one.

Arithmetic—Continued from page 23.

Adding the interest to the debit side, and adding the discount to the credit side, we have:

Int. on $400 for 71 da. is $4.73	Disc't on $200 for 76 da. is $2.53
" " 800 " 42 " " 5.60	" " 600 " 38 " " 3.80
" " 1230 " 35 " " 7.18	" " 550 " 11 " " 1.01
17.51	7.34

The difference of $10.17 must be added to Smith's ledger balance, giving a total of $1090.17 due on Jan. 15, 1915.

By equating an account we mean the ascertaining of a day upon which all the items, whether debit or credit, may be settled without loss to either party.

HENRY J. HAINES

1914			1914		
Oct. 26	To Mdse, 10 da.	800	Oct. 31	By cash	400
Nov. 4	" " 30 "	1600	Dec. 8	Note, 30 da. (Int.)	1200
Dec. 1	" " 10 "	2460	19	Note, 16 da. (No Int)	1100

Find the equated date for paying the balance of the above account.
Take the latest date as the assumed date of payment. (Focal date.)

DEBITS

Dates	Terms of credit	Due dates	Items	Int. Periods	Interests
Oct 26	10 da.	Nov. 5	$ 800	60 da.	$8.00
Nov. 4	30 da.	Dec. 4	1600	31 da.	8.27
Dec. 1	10 da.	Dec. 11	2460	24 da.	9.84
					$26.11

CREDITS

Dates	Items	Int. Periods	Interests
Oct. 31	$ 400	65 da.	$4.33
Dec. 8	1200	27 da.	5.40
Dec. 19 (Due date, Jan. 4)	1100	00 da.	0.00
(Also Focal Date)			$9.73

$4860−$2700=$2160, the balance of the account
$26.11−$9.73=$16.38, the interest due the holder of the account on Jan. 4, 1915.

Since there is interest due the holder of the account it is clear that the account should have been settled before Jan. 4, 1915.

If $2160 (the balance of the account) were put on interest for one day, it would earn 36 cents, and since it has earned $16.38, it must have been on interest as many days as the interest for one day is contained times in the total interest: $.36)16.38(45\frac{1}{2}$, or 46 da. Then Jan. 4, 1915, is 46 days later than the balance of $2160 should have been paid; therefore it was due 46 days before Jan. 4, 1915, or Nov. 19, 1914.

It sometimes occurs that the holder of an account realizes a gain in interest because items were paid before they were due; in which case we date forward from the Focal Date. Boiled down it becomes: "A loss is offset by dating back; a gain is offset by dating forward."

Any date may be taken as the focal date, but in practice we always take the latest due date; also any rate of interest may be used, and the result will be the same. As a matter of convenience always use 6%, and base all calculations on the commercial year of 360 days.

When equating an account consisting entirely of debits, the latest due date is the focal date, as in the above example, and the time is counted back from the focal date, since the holder must have suffered a loss in interest on all items past due.

Bankers' Cash Balance, and Equation of Account Sales involve the same principles as simple cash balance, and equation of accounts.

In closing this series I shall state my belief that a thorough training in mathematics is the best foundation for any education to stand on, no matter what the aim of the student may be. To the many it is a direct, positive benefit, while it is of indirect service to all in that it increases the mental grasp on problems other than purely mathematical, develops patience and discourages "taking a chance" of the 1,000 to 1 variety. To "play it safe" may be less exciting and spectacular than "taking a chance," but a few more citizens of the "play it safe" persuasion will scarcely endanger the nation sufficiently to jeopardize its claim to the title "Progressive."

Geography—Continued from page 27.

studied to have the student collect and arrange one for himself, perhaps he will not be able to secure all of the material to make a complete exhibit, but enough will be available to furnish a basis for future study and research. Now it is evident that in such a treatment of wheat the student has been lead to think, reason, judge and compare and as we have seen before this is the very object of teaching Commercial Geography. Any prodnct can be similarly treated and with like results. The student should be encouraged and helped to study exhaustively and then report on it in class in the form of an oral discussion, a written theme, or his own exhibit of specimens.

When all the main staples of commerce have been studied some time can be spent with interest and profit in extending the work of comparison. Place wheat and corn side by side for an example and compare them according to the following scheme:

(1) Number of bushels (or other measure) produced at home and in the whole world.

(2) Value of the production in our country and in the whole world.

(3) Relative area of production.

(4) Differences of conditions suited to production.

(5) Importance as human food, clothing or shelter.

(6) Adaptability to commerce both foreign and domestic.

(7) Importance of by-products.

(8) Relative, political, financial and social results of the production.

(9) Use and consumption of the products.

Such a comparison will summarize the work done and place the information gained in review before the student in a tangible form which he will readily grasp and retain. Statistics should be used sparingly although it is a good thing to show students where to find them. The facts and figures relating to the products change so rapidly that it is a waste of time to attempt to learn them when complete statistical records are to be had in the form of regular publications. The relations between the amount of production, value, etc., of various commodities can be best worked out by the use of graphic illustrations or circles or squares of different sizes. These present a comparative illustration of the world's products and draw upon other faculties of the mind besides that of memory.

In connection with the study of continents and countries I have found the use of Daily Consular and Trade reports issued by the Bureau of Foreign and Domestic Commerce, Department of Commerce, very helpful. These are reports sent first hand from the consuls of our government in foreign countries relating to conditions of trade and commerce in those countries. They contain a mine of information and if used properly are very valuable material to have. We use them on a card index basis. As the report comes in each day it is handed to a pupil of the Commercial Geography class who goes through and indexes the contents under headings arranged in a card file. This makes the contents always accessible by merely turning to the card index for the reference to any particular subject. I can see no reason why all similar material could not be treated likewise and thus become more interesting and valuable.

(Continued in Feb. B. E.)

Marshall—Continued from page 20.

dress by Dr. F. G. Smith. of the First Congregational Church of Kansas City, on the theme "Commercial Education and the Making of a Man." Dr. Smith is preeminently an orator, and possesses all the oratorical graces of voice gesture, humor, ease and elegance of diction, coupled up to a hundred horse power engine of earnest moral conviction. I think I bave never listened to any convention address that was quite so inspiring and thrilling. We shall all want to hear Dr. Smith again.

Personalities The host and hostess of this splendid meeting were Mr. and Mrs. Chas. T. Smith, who devoted all the floor space of their fine school in the handsome new building of the Y. W. C. A. Only those who know Bro. Smith and his charming helpmeet, can realize how cordially welcome they make everybody and how pleasantly complete were all the arrangements.

Mr. and Mrs. Smith were ably seconded by a willing coterie of local teachers including the genial P. B. S. Peters, the kindly and affable F. J. Kirker, the gracious Miss Nettie Huff, of the Huff School, the jolly and popular Miss Eva Sullivan and many others.

But the lion's share of credit for this very successful convention must be handed to President W. C. Henning, ably assisted by the alert secretary, Miss Grace Bortand, and the exceptionally strong Executive Committee—L. C. Rusmisel, C. T. Smith and C. E. Birch. With such a hunch, it is no wonder that things went off so well.

The gathering was strengthened by the presence of many of the best known commercial school men of the West. Among these I noted Clay Shuker, of Des Moines, H. G. Ellis of the State Normal School, at Warrensburg. W. A. Rickenbrake of the Marysville Normal. Mr. and Mrs. E. M. Platt and M. B. Wallace, of St. Joseph. E. L. Sholtz, of the Pittsburg Kansas Normal School. H. B. Boyles, the genial president of the Boyles College, Omaha, also, L. C. Rusmisel and C. G. Linn with seven or eight other teachers in the Omaha High School of Commerce. There were many others equally well-known; in fact, the gathering could hardly have been more representative of Western commercial education.

Nearly all the book men were on hand, Zobaugh, Baker, Jim Lyons, Hagar, L. E. Goodyear, Scott Minor, O. L. White and others, and of course the "bookies" added the usual element of jollity. While it was a busy convention, it was a most enjoyable one in every way.

The next meeting will be held at Topeka, Kansas. The officers elected for the ensuing year are: Miss Eva Sullivan, of Kansas City, President; Mr. C. D. Long, of Emporia, Kansas, Vice President; Miss Grace Borland, was unanimously re-elected as Secretary-Treasurer.

W. C. Henning,
Cedar Rapids, Iowa.

NEWS NOTES AND NOTICES

The Cleveland Business University, L. C. Lanning, President, Cleveland, Ohio, reports a full attendance and a prosperous institution, being housed in a thoroughly modern office building. The Senior Commercial department is in charge of C. E. Martin. Miss C. B. Bechler is principal of the Shorthand department, and Mrs. W. R. Scott handles the Typewriting department. Beginning pupils in the Commercial department are under the direction of the President. The school opened first in February 1913, and the same year one thousand feet more floor space was added, which is now filled to capacity.

Mr. Tulley of the Commercial Department of Oil City, Pa., High School, is doing good work in writing as well as in other things as becomes all men as modest and well rounded as he.

Irving Edgar Chase. formerly with the Excelsior Preparatory School of New York City, is now with the Miner Academy of Brooklyn. He writes a strong business hand and is doubtless an equally strong commercial teacher.

A. A. McGhee, last year with the Paris, Texas, Commercial College, is now located in Cambridge, Ohio. Mr. MrGhee is a brother of "E. H.", with whose work the readers of THE BUSINESS EDUCATOR are quite familiar.

McAllen, Bristol, Tenn., Business College, recently issued a catalog printed with wide margins, the condensed text giving one the impression that the school eliminates the non-essentials and emphasizes the important things in a commercial course.

Advertising literature has been received from the following: Houghton Mifflin Co., 4 Park Street, Boston, Mass.; Duff's College, Pittsburgh, Pa.; Goldey College, Wilmington, Delaware; Night Schools, Vancouver, B. C., Board of School Trustees; The Canton-Actual Business College, Canton, Ohio.

The new Commercial teacher in the Ashland, Oregon, High School, is Mr. T. T. Hodge.

Mr. W. B. Griffin, formerly of the Boys' High School, Louisville, Ky., but now in the Central High School at Newark, N. J., was followed by Mr. I. R. Stout, who is now promoted to the position as head of the commercial department there.

The Mendota, Ill., High School has for its commercial teacher Miss Gertrude Falk, recently of Howell, Michigan.

Miss Mildred B. Allen, of the Portland High School, has been selected teacher of stenography and typewriting in the Meriden, Conn., High School.

The Waeper School, of Washburn, Wis., has secured the services of a Mr. Coons, a graduate of Wabash College, as commercial instructor.

Miss Sarah Bell, Hollis, N. H., has become commercial teacher in the Dixon, Ill., High School, as commercial teacher.

The Model Lesson given in the December Business Educator has struck a large number of responsive, appreciative chords, and as a consequence, we have a couple of lessons on hand with others promised.

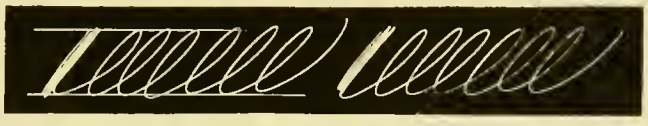
YOU are cordially invited to submit your lesson plan ready for the engraver and printer. Boil your words and copies down to the limitations of a 15 or 20 minute lesson and within the capacity of the average teacher and pupils in the grades or better still some particular grade.

Avoid overworking teacher and pupils, or hurrying them beyond intelligent direction and effort. Let us serve YOU and our READERS.

AN OUTLINE FOR A TWENTY MINUTE WRITING LESSON for about the Sixth Grade or from the Fifth to the Eighth Grades. Plan your writing lessons as you plan your other lessons. Results will follow.

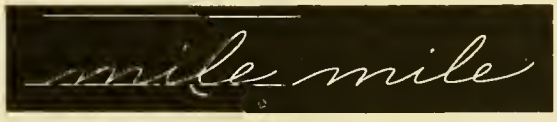
9:20 A. M.—See that pupils are supplied with paper, pens, blotter and book containing copy to be practiced.

9:21—Flat Feet—Straight Backs—Even, Square Shoulders—Hands in correct position—Wrists free—Arms on muscles—Start the motion—



9:22—On page 29 you will find this copy—See me write it—watch the motion—count : 1, 2, 3, 4, 5, 6, loop, loop, loop, loop, loop, loop. Time: ten to the minute—(60 retraces and 60 loops). Two lines across page. All together—1, 2, 3, etc, Stop. This time make top as rounding as bottom. Watch spacing. Two more lines.

9:26—Let us now try the small letter *l*. It is a loop, containing an *i* without the dot. Push and pull the arm. Count : 1, 2, 3; 1, 2. 3; etc. Time: 50 to the minute. Curve the starting stroke. Make lower turn as narrow as the top. Make the last stroke the same in slant and curve as the first. Two lines. Stop, how many are curving down strokes too much and up stroke too little? Is your loop too thick or too thin? Two more lines. Count: 1, 2, 3, etc.



9:30—Let us now put this *l* into the harness of writing. Watch motion while I write "Mile" upon the board. Count 1, 2, 3, i, l, e, mile; 1, 2. 3, i, l, e, mile; etc. Time : Fifteen miles to the minute. Keep wrists free, hands gliding on nails. Stop. My first *l* in "mile" is too wide at the base—the second word is better. Howabout your *l*'s at the bottom? Now write two more lines.

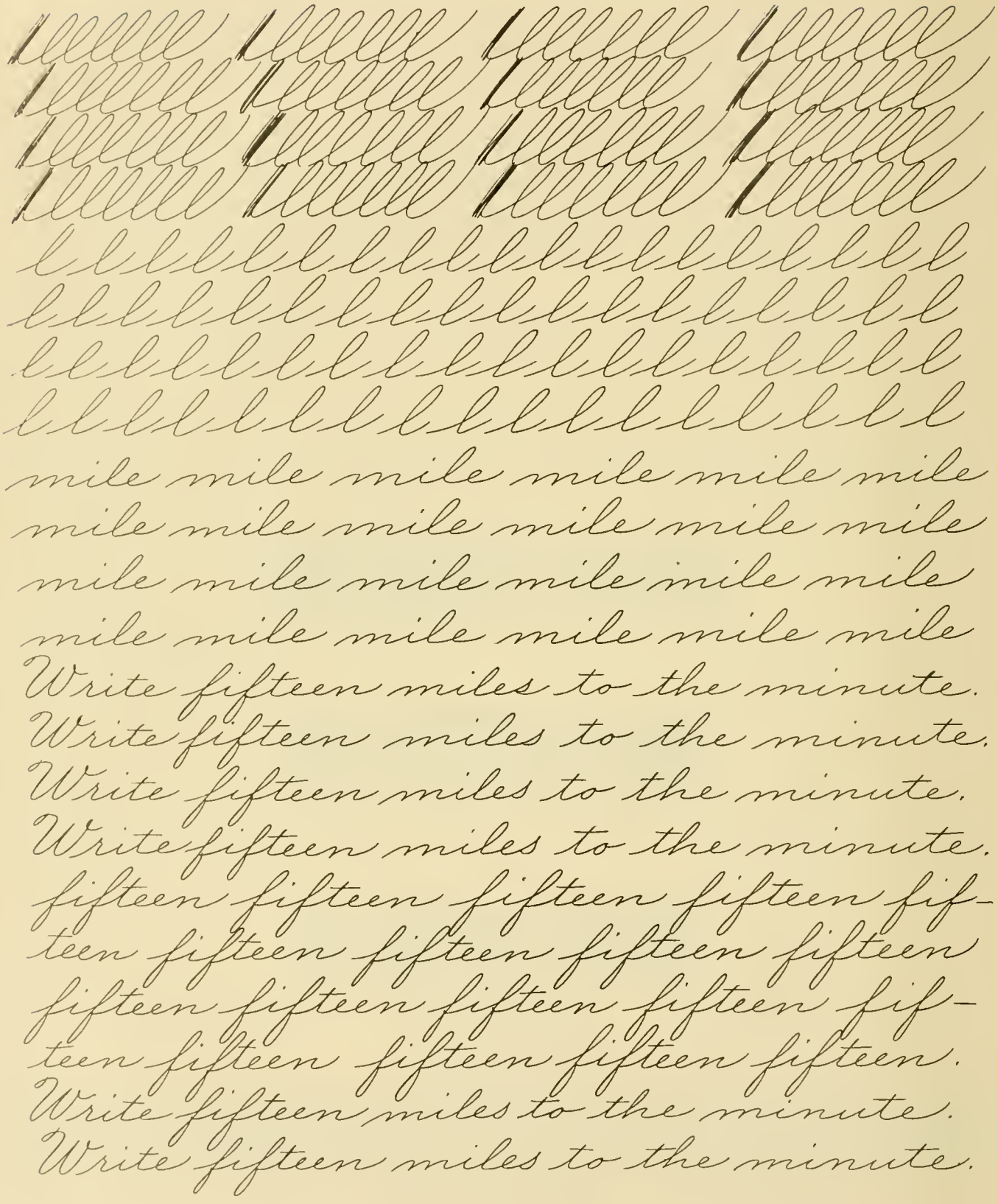
9:33 See me write this sentence—note what movement I use and how fast I write—

Watch spacing between letters as well as between words. Write it once. Now try to keep the short letters the same in size. Write it again. This time make all tall letters uniform in slant. Now stop and examine your work. See wherein you can do better. Now do it. Write the fourth sentence.

9:37—Fifteen is the most difficult word. Write it 18 times in two minutes, trying to make all loops the same size.

9:39—Now see how well you can write the sentence twice in the remaining minute.

(Over)



This plate shows arrangement and method of practice, also amount of practice for a twenty-minute period, allowing about one-half of the time for study and instruction and about one-half for actual practice. Head and hand must work to make improvement. Suggestion, instruction, study, practice, criticism, comparison, description, illustration, demonstration are all necessary, each in its turn and time. It is as essential to do as it is to know—in writing, doing is the means to and proof of the knowing. Practice that which thou would teach.

Ornamental Penmanship

BY

E. A. LUPFER.

Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

We have here qualities which lead to success. Cultivate them as well as study and practice how to write each word. Select a similar list.

To be successful, we must be alert, and work in a careful, businesslike way. At all times we should be diligent, enthusiastic and never do anythiog without forethought. Of course, it takes gumption and honesty; and we must investigate the work of otbers and judge and adopt their strong points.

After we have gained knowledge, we must have a purpose and be loyal to it.

I wish to compliment those who are following this course on the beautiful work submitted to me for inspection and suggestions. It is quite encouraging at the interest being taken in the work. There are at least twenty who can become fine professional penmen, providing they persevere—and the work which is required, in order to come fine, is intensely interesting.

More to follow next month. Send me your best efforts.

Alertness Businesslike Carefulness

Diligence Enthusiasm Forethought

Gumption Honesty Investigative

Judiciousness Knowledge Loyalness

D. H. Hamilton,

Hanover

N. H.

A Harmony in H.

By Fred S. Heath, Concord, N. H.

The Business Bulletin

By Chas. R. Hill, Newark, N. J.

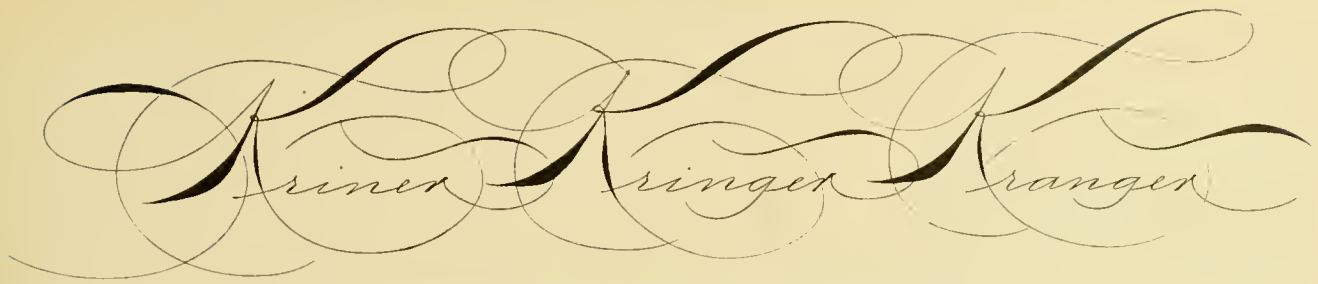
By Frank S. Stanley, Bradford, Pa., a close and clever student of the work of C. C. Canan.

CLUBS RECEIVED

The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them:

C. A. Bricker, Danbury, Conn., High School; Blanche R. Stone, Frederick, Md., Girls' High School; C. A. Scott, Sackville, N. B. Can., Mt. Allison Com'l College; John N. Beattie, Houghton, Mich.; J. Lee Owens, Pittsburgh, Pa., Iron City College; W. A. Botts, Wichita, Kans., Miller Bus. College; S. O. Smith, Hartford, Conn., Huntsinger's Business College; C. B. Stoudt, Binghampton, N. Y.; H. H. Matz, Helena, Mont., Business College; N. T. Woodward, Onaway, Mich., Public Schools; C. A. Robertson, Brooklyn, N. Y., Long Island Bus. School; W. H. Rothe, St. Louis, Mo. Brown's Bus. College; H. C. Deinzer, Ottawa, Ohio, Business College; J. A. Ferguson, Benton Harbor, Mich., College; A. H. Winter, York, Nebr., Business College; A. C. Hart, Marietta, Ohio, Com'l College; R. Haubrich, Milwaukee, Wis., Spencerian Business College; C. D. Abbey, Jamestown, N. Y., Business College; Stella Conover, Wheeling, W. Va., The Elliott Com'l School; E. T. Sheedy, Fredonia, Kans., Business College; G. H. Winn., Chicago Heights, Ill., Business College; Annie K. Evans, Brandon Man., College; W. H. Hartsock, Mt. Vernon, N. Y., Sherman's Business School; H. C. Clifford Philadelphia, Pa., The Temple University; John I. Rice, Sioux City, Iowa; J. A. Buell, Minneapolis, Minn., Business College; Burt Kelley, South Bend, Ind., Kelley Business School; L. A. Sittser, Battle Creek, Mich.; E. H. Goit, Niagara, N. Y., Business Institute; Wm. B. Bitting, Andersonburg, Pa., Sandy Hill; Delf J. Gaines, Birmingham, Ala., Massey Business College; J. T. Gardner, Vilonia, Ark.; B. A. Stevens, Lynchburg, Va., Va. Com'l & Shorthand College; G. A. Rockwood, Poughkeepsie, N. Y., Eastman College; L. Garcia, Jr., Colisea, Cuba; A. G. Poynor, Ruskin, Tenn., Cave College; J. J. Barrett, Stockton, Calif.; Grace M. Cassiday, Mansfield, Mass., High School; E. W. Schilling, Webster City, Iowa, Business College; C. H. Bowser, So. Bethlehem, Pa., Business College; J. M. Holmes, San Diego, Calif.; J. H. Bachtenkircher, Lafayette, Ind., Public Schools; Leo J. Kent, Elyria, Ohio; M. T. Skinner, Toledo, Ohio; R. C. Childs, Atlanta, Ga., Southern Shorthand & Business University; A. D. Shimek, Wheeling, W. Va., The Elliott Com'l School; E. T. Whitson, Seattle, Wash., Public Schools; Milton H. Ross, Salt Lake City, Utah, Latter-Day Saints High School; W. H. Wherley, Rockford, Ill.; G. L. Close, Oberlin, Ohio, Business College.

P. R. COURTNEY'S School of Penmanship
Taught by Mail only.
Position Getting, Salary Raising Writing Taught. Journal Free. Francis B. Courtney, Box G 492, Detroit, Mich.



Skillful, ornate penmanship by C. E. Lowder, penman, Northwestern Business College, Minneapolis, Minn. Mr. Lowder could have easily become a master in the realm of penmanship had he given the art rather than commercial subjects his undivided attention.

SUPERVISORS AND PENMEN OF NEW ENGLAND

Get Together on Jan. 9, 1915

The annual meeting of the New England Association of Penmanship Supervisors will be held at Burdett College, Boston, Saturday, Jan. 9, 1915.

The program begins at 10:00 A. M. Some good penmanship ideas are going to be unearthed. Everyone interested in the progress of teaching good business writing is urged to be on hand with ideas to give away and room to receive.

Some well known penmen are on the program. There will be open periods for free discussion.

Reserve Jan 9 for your trip to Boston. Programs ready about Dec. 28. If you don't get one ask for it.

T. A. WALTON, Sec'y.

The successful teaching of Isaac Pitman Shorthand in the New York Public Schools during the last fifteen years has led to its readoption for a further term of five years beginning January, 1915. In addition to the shorthand and typewriting works published by Isaac Pitman & Sons, New York, a number of other publications issued by this concern, have been adopted for the Day and Evening High and Elementary Schools for 1915-1916, which include the following subjects: Business English, Spanish, German, Clay Modeling, and Pictorial Illustration. A complete list of these works will be sent to teachers on request by Isaac Pitman & Sons, 2 West 45th St., New York.

BE A BANKER

Splendid opportunities. Pleasant work, short hours, all holidays off, yearly vacation with pay, good salary. Diploma in six months. Catalog free.

EDGAR G. ALCORN. PRES.

AMERICAN SCHOOL OF BANKING, 164 McLENE BLD., COLUMBUS, O.

FREE TUITION BY MAIL

To test our methods of teaching by correspondence, we will grant "Free Tuition Scholarships" to a limited number of new applicants for instruction in the following

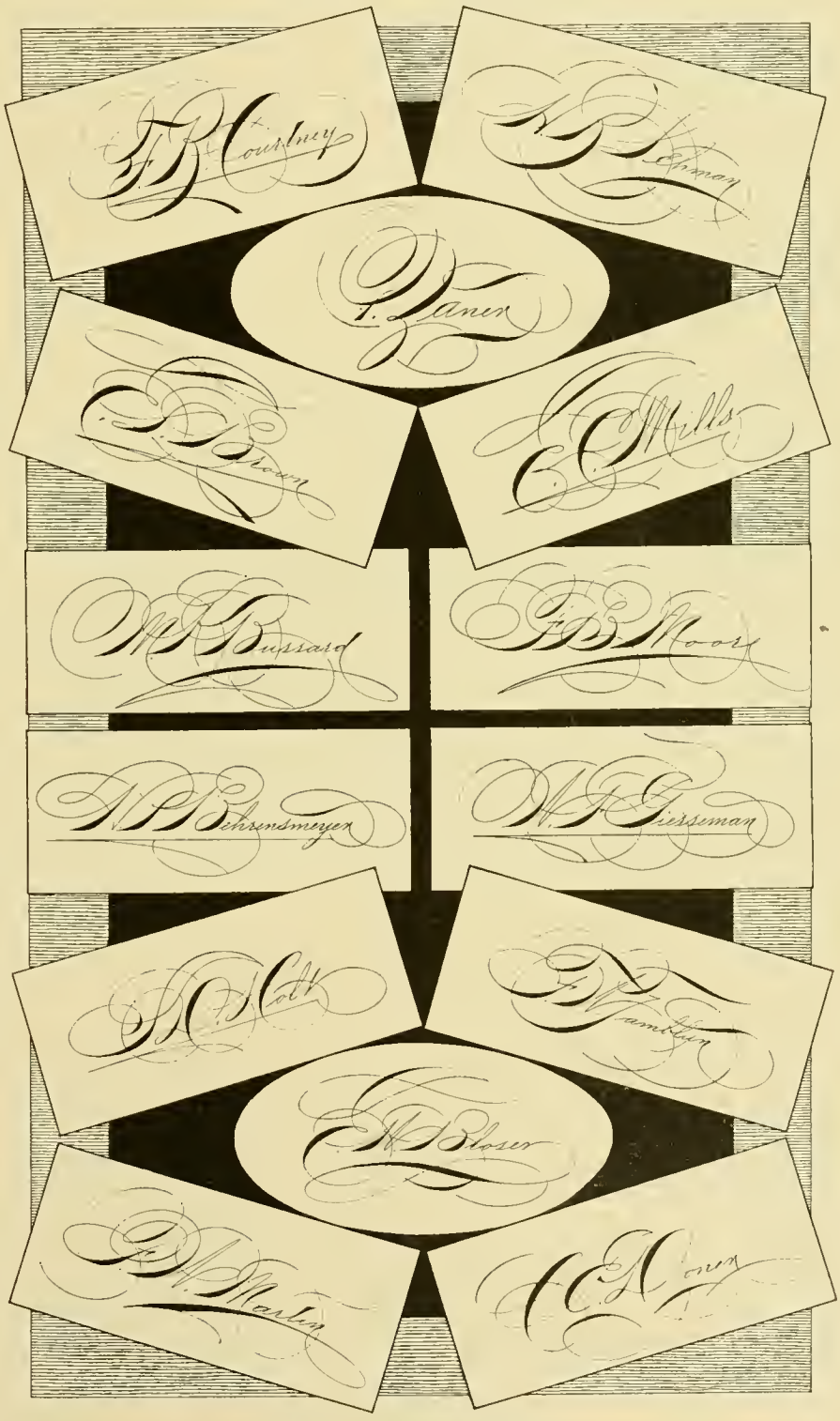
Free Tuition Courses Taught by Mail

Normal	Penmanship	Book-keeping
High School	Typewriting	Agriculture
Professional	Shorthand	Civil Service
Salesmanship	Domestic Science	Drawing
Engineering	Law	Real Estate
English	Story Writing	Automobile

OVER 100 BRANCHES INCLUDED

Enrollment fee $5; tuition free to first applicants. Send us your name and address—now—today—tomorrow may be too late. "Do it now." For "Free Tuition Scholarship," and full particulars, address

CARNEGIE COLLEGE Rogers, Ohio



By L. M. Kelchner, Seattle, Wn.

SPECIMENS

Mr. Bert Kelley proprietor of the Kelley's Business School, South Bend, Ind., states that they are adding a course in Salesmanship, to their course of study and that one of their sales talks will be on THE BUSINESS EDUCATOR. Following the talk, pupils will be detailed to go out and solicit for the journal, as well as orders for other high-grade articles. This is an innovation and we shall watch the result with keen interest. Surely this will be "actual business from start to finish" no playing business. Of course, we wish these students success in not only securing subscriptions and orders, but also in learning to apply to the correct principles in the great art of Salesmanship.

The St. Louis Star, October 17, contained a full page of penmanship and portraits contributed by H. B. Lehman, penman in the Central High School. Mr. Lehman answers the query in the affirmative, "Are The Good Penmen All Dead Ones." Specimens of Mr. Lehman's matchless penmanship are given in connection with one engraved from an original by P. R. Spencer, Jr. The illustrations are probably a little finer than any we have ever seen in a newspaper. Our congratulations.

C. N. Harer, who is teaching in Tobin College, Fort Dodge, Iowa, is swinging the pen in a very skillful manner. We have before us a beautifully written letter and a signature on a separate sheet of paper. Mr. Harer is using THE BUSINESS EDUCATOR in his classes. A large list of subscriptions has been received from him.

Samuel J. McLean, a blacksmith, of Crown Point, New Mexico, is doing fine work in both business and ornamental penmanship. The specimens before us show unusual skill, and show that one doing heavy work can become fine at a skillful art like penmanship.

In his characteristic handwriting, large, bold and plain, Col. Geo. Soule, Soule College, New Orleans, La., renewed his subscription to THE BUSINESS EDUCATOR in these words: "Of course I want THE BUSINESS EDUCATOR for life." After signing the letter, he wrote below his name these words—"Eighty years young." The fact that Col. Soule is still interested in matters that greatly interested him in earlier life, is sufficient evidence that he is not old except in years. We hope that Mr. Soule will live many years so that he can continue the great work in commercial training with which cause he has been so long identified in the city of New Orleans.

Another "Smoky City Penman,", and, by the way, a Zanerian too, has favored THE BUSINESS EDUCATOR with a large list of subscriptions. This time it is D. C. Beighey, Duff's College, Pittsburgh, Pa.

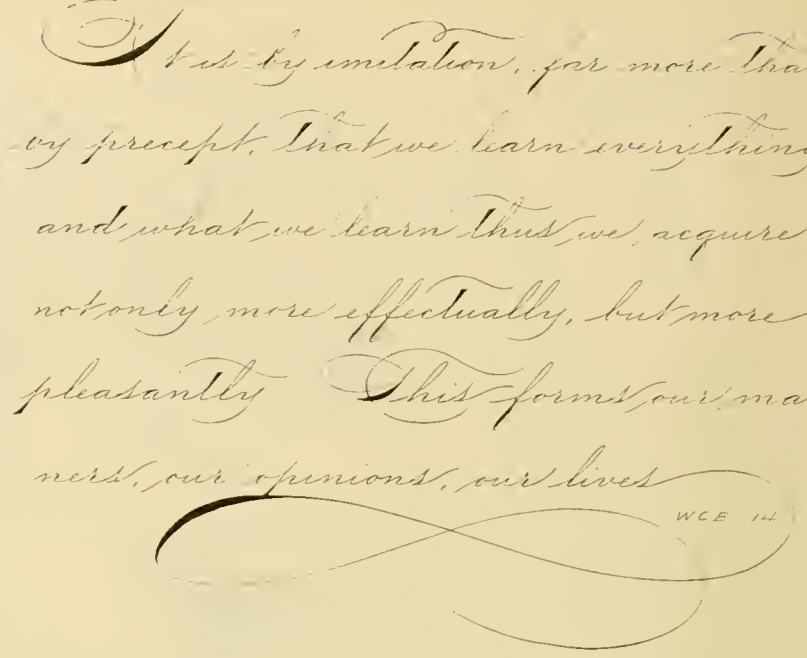
Some excellent specimens of lettering, designing, etc., have been received from Fred Vogt, Portland, Ore. Mr. Vogt is young in years, but is turning out work equally as good as a great many men much older in the business; and, no doubt, he will be heard from further along the engrossing and designing lines.

Mr. and Mrs. O. J. Penrose, formerly of Salamanca, N. Y., where Mr. Penrose taught in the Salamanca Business College, are teaching successfully in the Coeur d'Alene College, Coeur d'Alene, Idaho.

Mr. John L. Pound, of Greeley, Colo., is a new teacher in the Esparte Union High School, Esparto, Calif., handling commercial work.

The South Georgia Training School, Ocilla, Ga., has obtained Mr. C. E. Gordon to act as head of the commercial department in that school. Mr. Gordon follows Mr. S. A. Ralston, who has accepted a position in the Coleman National Business College, Newark, N. J.

A list of twenty-five subscriptions, signed with the beautiful ornamental signature of F. C. Barnes, of the Barnes Commercial School, Denver, Colo., has been received.



By W. C. Brownfield, Penman, Bowling Green, Ky., Business University.

HERE IT IS

The CARD CASE you have been looking for. One that is both stylish and serviceable. Made of the finest leather and will last a life-time. Sent POSTPAID for 85c. This is a bargain as you cannot get this case at retail anywhere for less than $1.25. Order one to-day—if not satisfied money will be refunded. For $1.00 I will send case complete with one dozen of my finest hand-written visiting cards. If you don't know the quality of my cards, send 20c for a sample dozen.

A. P. MEUB, 223 South Sycamore St., Santa Ana, Calif.

WANTED

Young man (married, age 29), who has had six years' experience in the school business, (three years in the public schools of the Middle West, and three years in the private schools of the East), desires position as MANAGER of business college.

Graduate of High School, School of Salesmanship, School of Penmanship, Normal and Business Institute. Has had experience as teacher, solicitor, and assistant manager. Address, **M. B. C., care Business Educator, Columbus, Ohio.**

FOR SALE

Old established, prosperous Business College in Middle West. Half or whole interest. Exclusive territory. Money and ability combined are necessary. Address

E. C. C.
Care Business Educator, COLUMBUS, OHIO

Isaac Pitman Teachers Wanted

Isaac Pitman & Sons require the names of several competent teachers of the Isaac Pitman Shorthand and Typewriting. Normal graduates preferred. Address, full particulars giving educational qualifications and teaching experience, to **ISAAC PITMAN & SONS, 2 West 45th Street, New York.**

KELLOGG'S AGENCY recommends teachers and has filled hundreds of high grade positions (up to $5,000) with excellent teachers. Est. 1889. No charge to employers, none for registration. If you need a teacher for any desirable place or know where a teacher may be wanted, address, **H. S. KELLOGG, 31 Union Square, New York.**

WE WANT ONE HUNDRED

college-trained commercial teachers for good high school positions. From $100 to $500 salary increases realized by a number placed last season. We have frequent calls, also, from commercial schools. Write us fully today.

CENTRAL TEACHERS' AGENCY, E. C. Rogers, Manager, 20 E. Gay St., COLUMBUS, OHIO

J. P Braswell has formed a partnership with J. M. Elizer, and on Jan. 11, 1915, The Practical Business School, Monticello, Ga., will open its doors. Mr. Braswell formerly conducted this institution, which was then known as the Braswell Commercial School. The B. E. extends best wishes for the success of the new firm.

POSITION WANTED

I am now employed but intend making a change and would like to hear from any one needing an experienced teacher of any, or all, commercial subjects. Best of references given. Good penman. Three years' experience. Age 27. Address S. V., care Business Educator, Columbus, Ohio.

WANTED

Manuscript for a Commercial Arithmetic, one which will teach the arithmetic required in business.

Address, **Publisher,**
Care Business Educator, Columbus, O.

Publishers and Advertisers will thank you for mentioning The Business Educator.

The Pratt Teachers' Agency

70 Fifth Avenue, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

INSTRUCTORS' ASSOCIATION,

R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

A SMALL WELL ESTABLISHED BUSINESS COLLEGE

in Northern Illinois, city of 18,000. Small towns and rich farming country surrounding. Good business and excellent prospects. No competition. Must sell on account of sickness.

ADDRESS, BARGAIN,

Care Business Educator. COLUMBUS, O.

Business Colleges For Sale

Bargains, money makers, just what you want. If you desire a paying proposition, write us state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

INSTRUCTORS' AGENCY

M. S. COLE, SEC'Y MARION, INDIANA

FOR SALE

Well established business college in Michigan, city of 30,000, splendid territory to draw from: excellent reputation; attendance good; fine equipment; low rent; no debts; paying proposition; profits last year $3500, satisfactory reasons for selling. Don't answer unless you have funds to invest in a high class school.

ADDRESS, CLIMATE,

CARE BUSINESS EDUCATOR, COLUMBUS, OHIO

WANTED A good School Man can obtain an interest in a First-Class Business College by addressing "Long Established," Care Business Educator, Columbus, Ohio.

FOR SALE

A First-Class Business School. Long established in a live manufacturing town of about 8,000. Address, R. H., Care Business Educator, Columbus, Ohio.

Highest Salaries—Best Opportunities

for Commercial Teachers in Central West, Southwest and Northwest. We have placed over eleven thousand brainy men and women in good positions. If you want a position or promotion write us at once. No registration fee necessary.

Western Reference & Bond Ass'n,

675 Scarritt Building KANSAS CITY, MO.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.

Northwestern Teachers' Agency

The leading Agency for the entire WEST and ALASKA. Now is the best time to enroll for 1915-16 vacancies. Write immediately for free circular.

BOISE, IDAHO

81 TEACHERS PLACED BY THE CONTINENTAL

In July and August. We now have excellent openings in some of the best schools in the United States. First-class teachers are always in demand.

CONTINENTAL TEACHERS' AGENCY, (Incorporated)

FREE REGISTRATION. BOWLING GREEN, KY.

R. B. I. TRAINING SCHOOL FOR COMMERCIAL TEACHERS

Do you teach the Commercial branches? If not, do you wish to prepare for commercial teaching? If either, it will be to your advantage to have a copy of our summer school bulletin which sets forth the advantages of our special courses in commercial texts and the best methods of teaching them. Over four hundred of our graduates now teaching the commercial subjects in nearly forty states and foreign countries. Copy of bulletin mailed promptly on receipt of postal card request. Address

ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

Western Positions For Commercial Teachers.

In Public Schools, Private Schools, Normal Schools, and Colleges. As Publishers of the annual "Rocky Mountain Teachers' Agency School Directories," of sixteen Western States, we are in touch with nearly all the schools throughout the entire West. ***WRITE US TODAY*** for Free Booklet showing how we place our teachers. Wm. Ruffer, Manager.

The Largest Teachers' Agency in the Rocky Mountain Region.

THE ROCKY MT. TEACHERS' AGENCY
EMPIRE BLD'G. DENVER, COLO.

SOME CHOICE POSITIONS

In 1914, besides many others, we filled these choice positions: Cleveland Y. W. C. A.; Philadelphia Y. M. C. A.; Detroit Business Institute; Massey Business College, Richmond, Va.; National Business College, Roanoke, Va.; Northwestern Business College, Spokane; Spencerian Commercial School, Cleveland; Butte Business College; Goldey College, Wilmington, Del.; Sadler Business College, Baltimore. And these high schools: Clarksburg, W. Va.; Danbury, Conn.; Middletown, Conn.; Meriden, Conn.; New London, Conn.; Concord, Mass.; Concord, N. H.; Springfield, Mass.; Attleboro, Mass.; Boston, Mass.; New Bedford, Mass.; Brockton, Mass.; Paterson, N. J.; Trenton, N. J.; Madison, N. J.; Reading, Pa.; Kankakee, Ill.; St. Louis; Detroit; Des Moines; Cincinnati; Akron, Ohio; Oneonta, N. Y.; Phoenix, Ariz.; Mobile, Ala.; Uniontown, Pa.; Oakland, Calif.; Portland, Oregon.

We want to help **YOU** this year as well as your qualifications and our facilities will permit. May we? By the time you read our next ad. we shall have nearly 100 calls listed for September engagement. "Do it now. Tomorrow never comes." Our motto is, "No position, no pay."

THE NATIONAL COMMERCIAL TEACHERS' AGENCY

(A SPECIALTY BY A SPECIALIST)

E. E. Gaylord, Manager Prospect Hill, Beverly, Mass.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

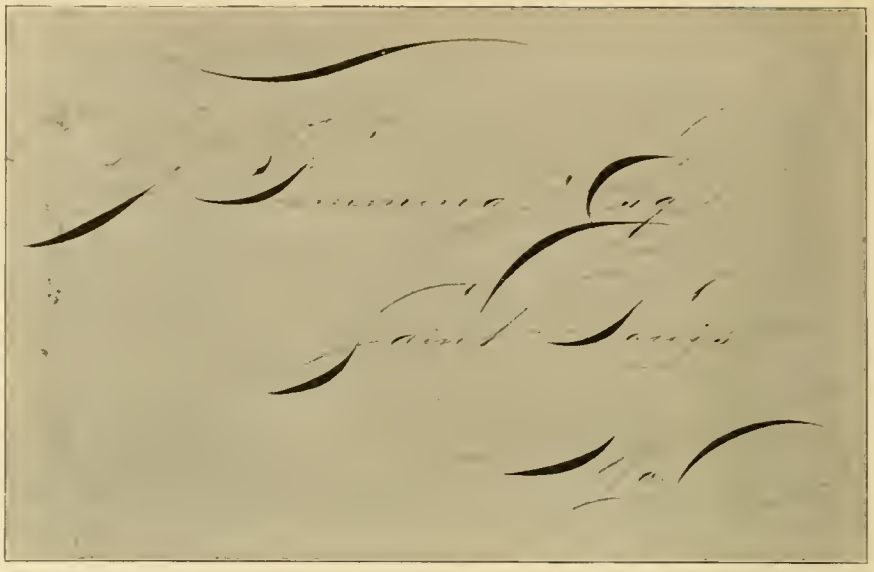
32 PER CENT GAIN OVER 1913

IN NUMBER OF POSITIONS FILLED shows the confidence of both EMPLOYER and EMPLOYEE in this agency. The number of openings listed for 1915 will be far larger than ever before, and we want every competent commercial teacher desiring a better opportunity to write us now.

CONFIDENTIAL AND EFFICIENT SERVICE TO ALL.

THE SPECIALISTS' EDUCATIONAL BUREAU

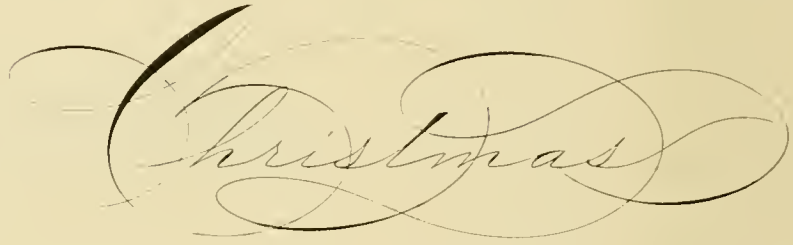
Robert A. Grant, Manager Webster Groves, St. Louis, Mo.



Madarasz-like ornate penmanship from the pen of P. Escalon, San Francisco, Calif.

Mr. P. Escalon, whose portrait, signature and penmanship appears herewith, is a native of Central America, now located in San Francisco, Calif. Mr. Escalon has been a very close student of the famous L. Madarasz, having taken personal and correspondence instruction from him.

Mr. Madarasz once said to him, "You can become a wonderfully fine script writer; you have an ideal conception of form, a sharp eye, a steady hand and unbeatable touch." And his penmanship herewith discloses much of Madarasz's prophecy, as his penmanship is wonderfully Madarasz-like in its boldness, its delicacy, its gracefulness, its accuracy and its strength.



By the Editor.

STOP PAYING

good prices for bad ink. My Perfection Ink is the best that modern skill can produce. It gives a beautiful gloss to the shades, it flows freely and will not fade. It pleases thousands daily. Please yourself and order now.

1 Bottle, 10c.
1 Pint, 40c.
1 Quart, 75c.

120 W. PRESCOTT SALINA, KANS.

I can make a good penman of you at home during spare time. Write for my free book, "*How to Become a Good Penman.*" It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

No More Cramped Fingers

This evil is entirely eliminated by using my "Correct Grip" oblique penholder, which combines all the features of perfection. Not a souvenir, but an up-to-the-minute article. It is hand made, walnut, 9 inches long, natural finish, and the price only 50c.

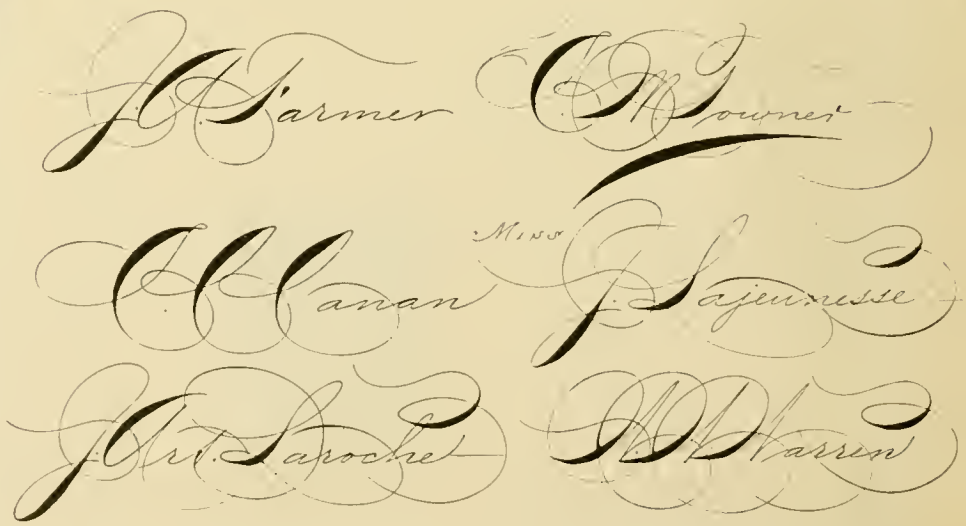
E. HANSON, 163 Muskegon Ave., Muskegon, Mich.

P. ESCALON

2776 GREEN ST., SAN FRANCISCO, CAL.

Is ready and at his best to execute some **MADARASZ**-like writing in the way of

One ornate letter	$0.75
One set of Caps	.50
Set combinations	.50
Or all for	1.50



By J. A. Laroche, Sutton, P. Q., Can., age 16, who sent in the best specimen for the "Contest for young penmen," conducted by the B. E.

FINE PENMANSHIP

Skillfully written letters, cards, envelopes, specimens, etc., deserving mention have been received from:

Marcellus Dudley, Kirksville, Mo.; Maurice Ives, Oberlin, Ohio; Rolland Abbott, Humansville, Mo.; Geo. E. Seifert, Dover, Pa.; J. F. Williams, Chattanooga, Tenn.; P. P. Freeman, Hartford, Conn.; J. R. Whitefield, Breezewood, Pa.; E. E. Winters, Madison, Wis.; A. F. Davis, Red Bud, Ill.; W. G. Wiseley, Benton Harbor, Mich.; C. F. Garrett, Whitsett, N. C.; J. T. Williams, Chattanooga, Tenn.; H. W. Strickland, Springfield, Mass.; A. R. Reelhorn Holyoke, Colo; A. D. Robertson, Anamosa, Iowa; L. E. Gerhold, Chillicothe, Mo.; F. J. Sherman, Lonpurex, Pa.; Marvin J. Galford, Cass, W. Va.; R. A. Stevens, Lynchburg, Va., Virginia Com'l College; P. H. O'Hara, Malden, Mass., Malden Com'l School; E. M. Hunter, Spartanburg, S. C., Spartanburg Bus. College; H. C. Clifford, The Temple Univ., Philadelphia, Pa; A. H. Winter, York, Nebr.; G. L. White, Providence, R. I., The Magnus School; R. L. Edwards, Portland, Ore. Portland School of Accountancy; J. A. Laroche, Sutton, Que., Sutton, Que., Canada; J. Lee Ovens, Iron City College, Pittsburgh, Pa.; S. O. Smith, Hartford, Conn.; J. A. Ferguson, Benton Harbor, Mich; Coleman Anthrobus, Boyd, Ky.; J. R. Thereault, Fraserville, P. Q. Canada.

Some very fine specimens of business writing have been received from E. E. Spanabel, teacher in the Wilkinsburg, Pa., High School. No better specimens have been received for some time than these specimens. They show that Mr. Spanabel is giving very good instruction and that the pupils are following his instruction.

A roll of specimens of writing from the entire second grade, Miss Naomi Gray, teacher, Warren, Pa., has been sent us by the Supervisor of Writing, Miss Lulu Rogers. We find the work splendid in form and movement. Positions, healthful, and results practical. Form and movement not only should but can be taught together as demonstrated in these specimens.

O. H. Schmidt, penman in the Inter-State Commercial College, Reading, Pa., favored us with a large list of subscriptions to THE BUSINESS EDUCATOR. Mr. Schmidt writes a very strong business hand, and, no doubt, the penmanship profession will see some of his work in the near future through the columns of the B. E.

C. H. Bowser, of the South Bethlehem, Pa., Business College, in sending us a list of subscriptions enclosed specimens written by F. E. Valkenburg, a student of that institution. The business writing is very practical and up to our Certificate standard. He shows unusual talen. for lettering. We hope that be will continue to study along penmanship and engrossing lines.

Some beautifully written signatures have been received from Sam D. Graves, of Ladonia Texas, who has been a faithful student of THE BUSINESS EDUCATOR.

Mr. W. G. Wisely, Supervisor of Writing in the Benton Harbor public schools, submits a lot of specimens from the students in the first and second grades, showing splendid training. He is giving a great deal of drill upon large retraced forms instead of so much drill upon meaningless exercises, bespeaking progressive pedagogy as well as practical practice.

In a beautifully written ornamental letter, Mr. W. B. Garrett, Norfolk, Va., informs us that he has signed a contract for another year as head of the commercial department of the Davis-Wagner Business College of that city.

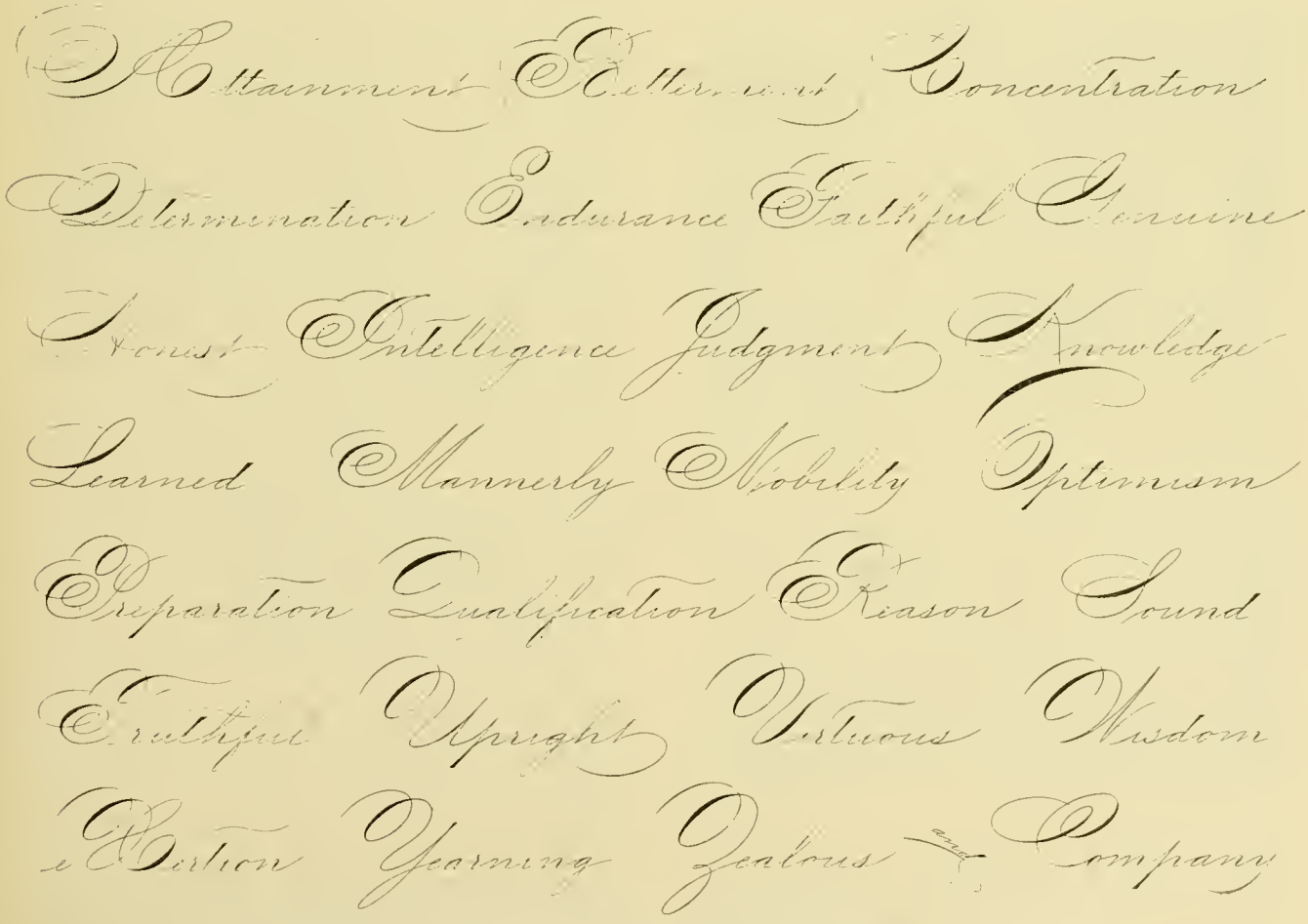
W. C. Brownfield, the penman who is handling the special penmanship department of the Bowling Green, Ky., Business University, reports that that department is steadily growing. He now has enrolled about sixty-five pupils. Mr. Brownfield is a penman of unusual skill and is doing much to advance penmanship, and his efforts are appreciated both by the proprietors of the B. G. B. U. and the pupils.

LESSONS IN ENGROSSING
BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions.
For terms, address,
P. W. COSTELLO
Engrosser and Illuminator,
Odd Fellows Hall Bldg.,
Scranton, Pa.

Practice Paper 37c. a Ream (500 SHEETS)
THE FAUST SPEIAL RULED
Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,
C. A. FAUST, 1024 North Robey St., Chicago.

T. H. Miller
Shading Pen Lettering and Show Card Writing taught by mail. Booklet and Beautiful Specimen for 10c. If you enclose 25c you will receive my challenge specimen fresh from the pen.
T. H. MILLER, Box 7 CHARLESTON, MO.



Italian capitals made backward with an oblique holder by James D. Todd, Salt Lake City, Utah, High School.

A Training School
for
Commercial Teachers

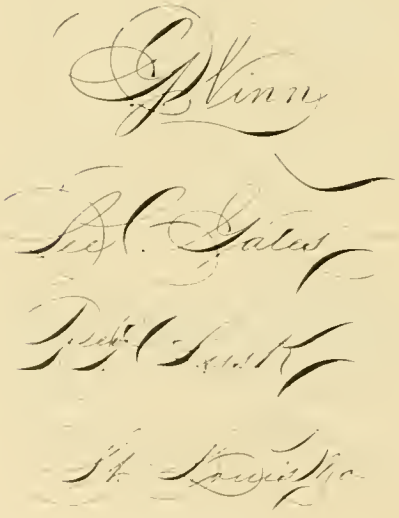
NEAR MAMMOTH CAVE

This institution is annually asked for nearly 500 commercial teachers for high schools and business colleges. Do you want a larger salary and a better position?

Authors, lecturers and great teachers have already been engaged for the Summer School.

The last Summer School was attended by commercial teachers from almost every state east of the Mississippi River and from eight west of it. Get the literature.

Bowling Green Business University
INC.
Bowling Green, Ky.



The above signatures were written by Mr H. H. Stutsman, 4416 Prospect avenue, Los Angeles, California, at the age of seventy-one. Mr. Stutsman was a close personal friend of the late A. D. Taylor, and did much to encourage Mr. Taylor in achieving his wonderful skill. These signatures are an object lesson to young penmen, since they plainly show that by proper care of themselves in their younger days, nerve and muscle can be preserved so that they will not go back on them in their older days. Mr. Stutsman says that while the harness he wore in his younger days is somewhat ripped, he still wears it. It must be a great satisfaction to retain skill with the pen to such an advanced age.

December and January are good months in which to start to work on your penmanship with a view of winning a B. E. Certificate. It requires only study and practice to win.

A B. E. Certificate is invaluable to a student entering business. Better try to win one now.

We have on hand considerable material from the pens of W. E. Dennis and W. A. Baird, whose advertisement appears in these columns. These gentlemen do unsurpassed work in their respective line. As a copper plate script artist, Mr. Baird is at the top, and in the engrossing line, Mr. Dennis has long since peeped over the top round. Our readers may expect to see something good from time to time.

Every member of W. C. Guy's penmanship class in the East Aurora, Ill., High School is a subscriber to THE BUSINESS EDUCATOR. Out of the class at least ten have won BUSINESS EDUCATOR Certificates.

More and more schools are including THE BUSINESS EDUCATOR in their list of supplies and text books. The latest school to follow this plan is the Fort Hays, Kansas, Normal School, Geo. R. Tilford, head of the commercial department.

Dennis & Baird

ART ENGROSSERS

DIPLOMAS A SPECIALTY

We design and make DIPLOMAS in a style Artistic and Up-to-date. If you are contemplating having a new DIPLOMA, and want something strictly *first-class*, write us for particulars. We can furnish Diplomas engraved and printed at a reasonable cost.

RESOLUTIONS, ETC.

Engrossed or illuminated in a style pleasing to people of cultivated taste. Write for Circular. Address,

DENNIS & BAIRD, 357 Fulton Street, Brooklyn, N. Y.

FAMILY CREST OR COAT OF ARMS.

By. P. W. Costello, Scranton, Pa.

Here is another branch of the engrossing business of which the present day engrosser must have some knowledge. If you have no books on this subject the public libraries will be found helpful as they are usually provided with books on heraldry. Meyer's hand book of ornament is also a very handy book to have at your elbow. Family crests are usually made in color or illumination. The shield in this specimen is finished in cardinal red, obtained by mixing vermilion and carmine together with Chinese white to give it opaqueness.

The crescents are in silver or rather aluminum, as silver will in time turn black. The shadows under the crescents are in carmine.

The tips of the ornament are also in two shades of cardinal red slashed or striped with Naples yellow.

The crown and tassels are in gold and the helmet an opaque gray made by a mixture of Payne's gray and Chinese white.

The face of the ornament, the ribbon band, the name, the bird and the general shadow effect in a wash of Paynes gray.

CONVENTION OF THE EASTERN PENMANSHIP TEACHERS' ASSOCIATION

The sixth annual convention of the Eastern Penmanship Teachers' Association was held in the rooms of the Drake Business College, Tribune Building, New York City, on Friday, Nov. 27th There were over sixty teachers in attendance. It was one of the most enthusiastic conventions held by the association.

From 9:30 to 10:00 o'clock an inspection of the Penmanship work of the Drake Business College was made. Some very fine work was on display which proved an inspiration to all present.

The convention was called to order promptly at 10:30 o'clock by the President, J. A. Kirby, of the Bushwick High School, Brooklyn, N. Y., who gave a short resume of the work to be accomplished at the convention. The following Round Table discussions were then held, which proved the most interesting part of the program: "Who should be held responsible for the writing in the grades—grade teacher or writing supervisor?" led by W. P. Steinhauser, Asbury Park, N. J., "At what speed should the writing practice of the different grades be done?" led by C. G. Prince, New York City.

A very instructive address was delivered on "The measurement of the quality of handwriting," by Dr. Leonard P. Ayres, Director of the Educational Division of the Russell Sage Foundation, New York City. Some interesting psychological investigations were brought forth during the discussion on this paper.

"Stunts" were indulged in by D. E. Farley, of the State Normal School, Trenton, N. J., and W. E. Dennis, Brooklyn, N. Y., and J. E. Kane, Drake Business College, New York City. The convention then adjourned at 12 o'clock for luncheon. The afternoon session convened at 1:15 o'clock. The following Round Table discussions were held: "What are the best materials for the various grades?" led by E. G. Miller, Director of Writing, Public Schools, Pittsburg, Pa. "What knowledge of physiology, pedagogy and psychology is necessary to the teacher and supervisor of writing?" led by W. P. Steinhaeuser, Asbury Park, N. J. "What use can be made of the blackboard in the various grades?" led by Miss Elizabeth N. Horgan, Brooklyn, N. Y. A very interesting discussion of the "Montessori Method" was then indulged in by quite a number of those present.

A very instructive paper was read by G. F. Goodwin, Educational Manager of the Columbia Phonograph Company, New York City, on "Rythms—Their Values." This was followed by a demonstration of Rythmical Writing with the use of the phonograph to mark the time, leaving the teacher free to give instruction to individual members of the class, by J. A. Kirby, of the Bushwick High School, Brooklyn, who had a class of Second Year pupils present for the purpose. A great deal of interest was created by this demonstration.

The following officers were elected for the ensuing year: President, W. P. Steinhaeuser, Supervisor of Penmanship, Neptune Township Public Schools, Asbury Park, N. J.; Vice President, E. G. Miller, Director of Writing, Public Schools, Pittsburg, Pa.; Secretary and Treasurer, C. A. Robertson, Long Island Commercial School, Brooklyn, N.Y. The next convention will be held in the Drake Business College, the day following Thanksgiving, 1915. The meeting adjourned at 4 o'clock.

W. P. STEINHAEUSER.

The Eastern Gregg Shorthand Association.

The first annual convention of the Eastern Gregg Shorthand Association was held in Hotel McAlpin, November 27-28, 1914, New York City. It was a splendid success in every way, largely attended and the interest was exceptionally enthusiastic. A report of the meeting will be published and those interested should secure a copy. Free to members.

The accompanying illustrations of kittens and dogs were drawn upon the blackboard with chalk and charcoal by Miss Inez Snyder, a kindergarten teacher in the Milwaukee Schools. She is a graduate of the Milwaukee Normal and has been teaching but a year and never received special art instructions. She is a sister of Mr. J. A. Snyder, of the Woodward High School, Cincinnati, Ohio, whose splendid articles on commercial education in high schools appeared in THE BUSINESS EDUCATOR last year. Miss Snyder has evidenced in these drawings exceptionally artistic ability. We hope she may specialize and become a professional artist or a supervisor of art.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

HELPFUL MENTAL TONICS

With the Source of a Further Supply Acrostically Expressed

Turn to the Right, entering the avenue of Practical Education which goes straight to Success.

Hope for the best, but work for the best by qualifying yourself to deserve success.

Empty is the till that depends upon the empty head to provide the means for filling it.

Boasting of a noble ancestry should be followed by a resolution to contribute to a noble posterity.

Undertake no work that you are not qualified to do thoroughly and well.

Start right, and it will be your own fault if you do not end right.

Ignorance and Idleness are the dry rot that destroys the foundation of character.

Never do today an unwise thing that can be deferred until tomorrow.

Educate the mind to act, and the hands to aid and direct in the work that the world rewards.

Safely and surely will a Practical Education guide you over the dangerous pathways of life.

Success is a product, of which Character, Practical Education and Energy are the factors.

Elevate your chances of success by elevating your character through the means of a thorough education.

Dearth of Preparation make ineffective the call of Opportunity.

Union is strength when it applies to union of Character, Energy and Practical Education.

Count nothing a gain that does not make you richer in character.

Attend a school that has proved its worth by its good work in preparing its students for successful work.

Trust in yourself after you have made yourself worthy of the trust by means of a thorough preparation for life's duties.

Our future is what we make it by force of character, directed by a Helpful Education.

Raise your standard high and then diligently work up to it.

Happy New Year

May the close of every day of the coming year find you richer in blessings that are the product of high minded efforts on your part to improve the world by conscientious, helpful service.

May the sunshine of happy conditions never be obscured by clouds of trouble or sorrow.

If temptations assail you, may you have the will and the power to successfully resist them.

May your character and conduct exercise a helpful effect on all with whom you may be associated.

May the Lord's blessings come to you through your own efforts to bless the world by deeds of loving kindness extended to all within the range of your beneficent influence.

Mr. J. H. Bassett, whose portrait appears herewith, is the Supervisor of writing in the Ashtabula, Ohio, schools, having stepped into the shoes of Mr. O. G. Matz, who went to Norwood, Ohio.

Mr. Bassett was born on the banks of the St. Clair River at Port Huron, Michigan, February 4, 1888. After passing through the Public Schools of Port Huron, he attended the Port Huron Business University, where, through the inspiration of its proprietor, W. C. Wollaston, he learned to write quite well,and also learned of the Zanerian which he attended first in 1911, and again in 1914.

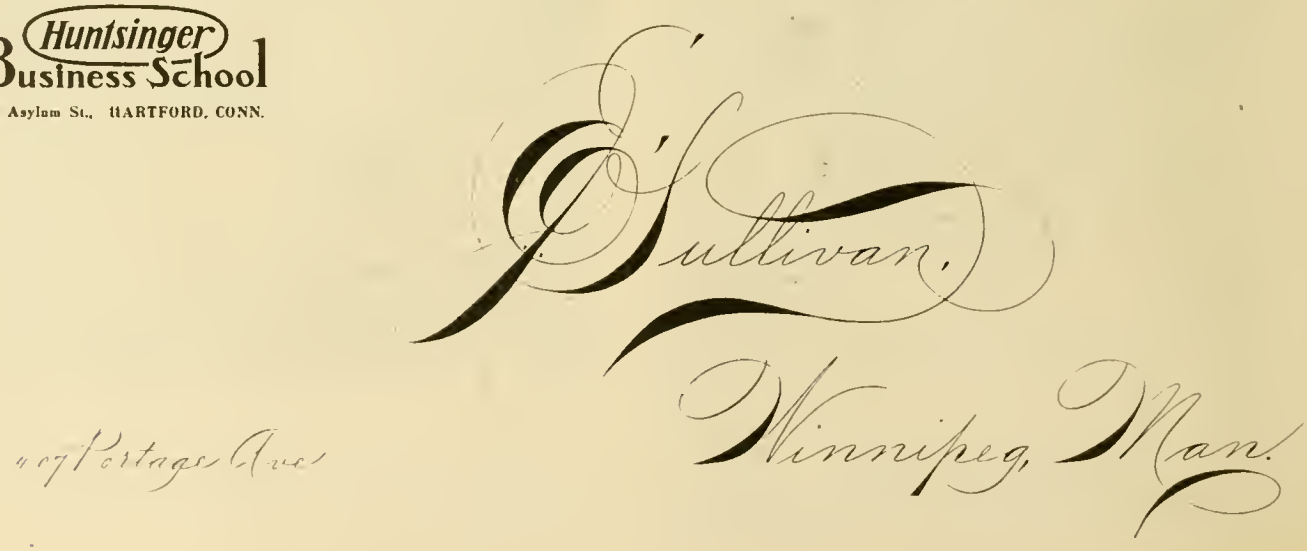
After attending the Zanerian, the "Wanderlust bug got into his system", as he says, and before he got it out he had travelled from Rockland, Maine, to the Panama Canal, including Mexico and Cuba.

Mr. Bassett is happily married and possesses a positive but pleasing personality with sufficient ambition to enable him sometime to see what the top looks like.

Commercial Teachers in Demand
Qualified and Experienced teachers for
Western High Schools Should Register Now
Free registration to graduates. Write today.
Business Men's Clearing House, Denver, Colorado

If not found in 5 days return to

Huntsinger Business School
30 Asylum St., HARTFORD, CONN.



A skillful envelope address by S. O. Smith, Hartford, Conn. Students of penmanship will do well to keep an eye on S. O.'s work.

By D. Beauchamp, Montreal, Can., whose work is remarkable for its delicate illumination, the effect of which is lost in reproducing in black.

DESIGNING
and
ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

ILLUMINATED CARDS

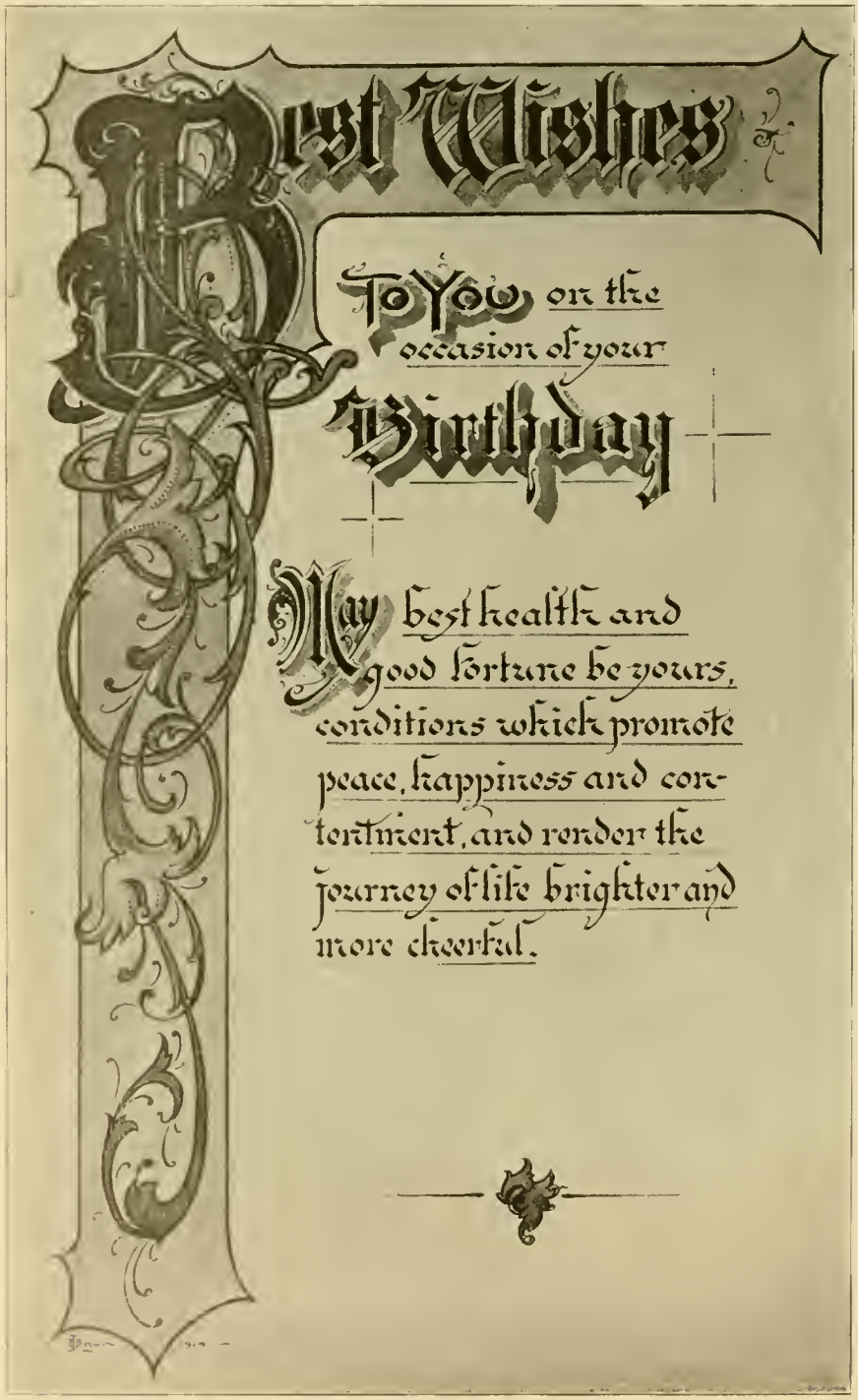
In late years, a custom has been established of sending out cards for many occasions—Birthdays, Anniversaries, Holidays, etc. Cards may be printed in plain black and white, or in full color as the occasion or taste demands. This work alone has opened up a large field for the designer as the demand seems to be unlimited for neat effective cards.

First make a pencil drawing of prominent lines and decorative work, sketching in the small lettering roughly for spacing only. Size of drawing 8½x14. The scroll work and initial "B" will require much study. Note form of scroll work very critically and aim to make symmetrical curves. After finishing pencil drawing outline with fine India ink line, then remove all pencil lines preparatory to adding color.

First, mix light red with just a touch of blue, and wash in background, aiming for a uniform tone. Next mix Hooker's green with new blue and touch of Chinese white, and pass a thin wash over the scroll work. Darken scroll work here and there to give it variety and character. The two initial "B's" in red, obtained by mixing Vermilion, Crimson Lake and sufficient Chinese white to give body to the tone.

When the color is thoroughly dry, outline initial and scroll work with a No. 4 Soennecken pen and India ink. Your work will now assume strength and character. Add fine lines and dots with a common pen. Shading on words, "To You," "Birthday" and "May" in green. Red lines under small lettering. Shade on line "Best Wishes" in pale red.

This class of work is most interesting and very practical to master. Be a close imitator of good models first and originality will assert itself in time.



BOOK REVIEWS

The Spencerian Magazine, New Orleans, devoted to Chartier Shorthand and General Education, looks quite prosperous and is quite interesting—invaluable to writers and students of Spencerian Shorthand, 50c a year.

The Stenotypist, Indianapolis, is about the livest wire in the way of a publication that comes to our desk. The November number is an extra enthusiastic number containing as it does a report of the Stenotypist Convention held in Indianapolis October 23 and 24.

The value of reading well-written shorthand plates cannot be overestimated, and the Gregg Publishing Company is to be congratulated for its latest editions to shorthand reading literature. Three books of this class have recently been issued by this company. They are entitled, *Advanced Practice* Parts I and II, and *Rip Van Winkle*.

Parts I and II of *Advanced Practice* are the first of a series of three shorthand reading books to be compiled from the popular publication, "Expert Shorthand Speed Course." Teachers and writers of all systems have found "Expert Shorthand Speed Course" invaluable for vocabulary building and speed development, and the shorthand version of the articles in this book will be, therefore, especially welcome. In uniform binding, excellent paper, art covers, these books retail for 50c each.

The ever popular *Rip Van Winkle* appears in attractive form, beautifully written in the expert style which has marked the Gregg Writer shorthand plates. Retail price, 15c.

"Isaac Pitman's Pocket Shorthand Dictionary," by Isaac Pitman & Sons, New York, 2 West Forty-fifth Street. Price 75c, cloth bound, vest pocket size, 232 pages, is the title of a splendid little volume of special value to Pitmanic writers of shorthand; contains also a complete list of Grammalogues and Contractions.

"The Budget" published by the H. M. Rowe Company, Baltimore, Md., reaches our desk from time to time and is always read with avidity because it contains an exceptional amount of brain throbs and courage, for the publication is always filled full to overflowing with splendid ideas and courageous discussions. If you are not on the mailing list you will do well to get on, it is free to Commercial Teachers.

"The Theory of Debit And Credit in Accounting" by Robert Gardner McClung; Morgan, Mills and Company, Publishers, Boston, price $1.00; is the the title of a sixteen-page, cloth-bound, gilt-side-stamp Manual on the subject indicated in the title. The book is written in a very simple and direct style for the purpose of making clear an important underlying principal of accounting, which, although frequently recognized in part, seems rarely ever to be recognized in its various relations to accounts. Although not written especially for school use, it will doubtless prove of interest to many teachers and pupils. It is a very concise little volume and ought to leave the subject clear in the mind of the reader.

"Bookkeeping, Commission and General Merchandise," by George W. Miner, Ginn & Company, 29 Beacon Street, Boston, Price 25c sixteen pages cloth bound, is the title of a volume prepared to meet the needs of those schools that require the subject of Commission and General Merchandise in the bookkeeping course, and to those teachers and schools that wish to use independent sets for reviews and advance work. Part one is devoted to Commission and General Merchandise, part two Memoranda of Transactions, part three Commission Problems. It impresses us as being a large volume in small compass—large value for small money.

"How To Practice And Memorize The Grammalogs," by D. J. George, price 20c.

"Exercises On The Grammalogs and Contractions of Pitman's Shorthand," by J. F. C. Grow, price 25c.

"Pitman's Business Library, The Principles of Business," by James Stephenson, price 5c.

"The Sign of Four," by A. Conan Doyle, paper, 50c, cloth, 60c.

The above four books have recently been ssued by Isaac Pitman & Sons, 2 West 45th St., New York. They are timely and especially valuable to Pitmanic writers.

"The Relation of Light To The Proof of Documents." by Albert S. Osborn, handwriting expert, New York City, is the title of a most illuminating article published in "Law Notes' Northport, New York, November, 1914. Any one interested would be well to secure that number.

"Principles and Methods in Commercial Education," by Joseph Kahn, PH. D., LL. B., Instructor, New Ynrk University Graduate School and High School of Commerce, etc., and Joseph J. Klein, PH. D., C. P. A., President, National Business Institute, etc., The MacMillan Company, New York, 66 Fifth Avenue, is the title of a cloth bound volume of 439 pages. Net price $1.40. This appears to be a genuinely pinneer work on the subject named in the title. The progress of commercial education depends upon its changing needs to the commercial world. The correlation of theory and practice is highly necessary. The need of providing laboratory work as such or real work as apprentices while they are studying, is more and more evidenced. Also the need of theoretical information for those who are working, is quite as important. The purpose of this book is to correlate theory with practice and to provide the pedagogy in harmony with this dual service. The book will undoubtedly have a wholesome influence upon the pedagogy of commercial subjects in general and bookkeepping and accountancy in particular.

"Economics of Efficiency," by Norris A. Brisco, A. M., PH. D., Author of "Economics of Business," etc. The MacMillan Company, 66 Fifth Avenue, New York, Publishers. $1.50 net, is the title of a 385 page volume devoted to the subject named in the title. The following chapter headings are splendid suggestions as to the contents of the book; Economic Need of Efficiency; Efficiency; Management and The Plant; Management and Labor; Methods; Hiring of Labor; Training; Habits; Fatigue; Working Envirooments; Welfare Work; Accidents; Fire Prevention; Wages; Scientific Piece-Rate Systems; Organized Labor and Efficiency Methods.

The object of the volume is to open the eyes of the business man to the underlying principles of efficiency, to emphasize the importance of the principles, and to explain their methods or workings in such a way that all may profit thereby. The volume must be read and studied to be appreciated. It is solid and meaty and yet interesting, and even entertaining.

International Trade and Exchange, by Harry Gunnison Brown, Instructor in Political Economy in Yale University. The MacMillan Company, New York, 66 Fifth Avenue. $1 50 net, cloth bound, 197 pages. This book is a study on the mechanism and advantages of commerce and is aimed to cover the theory of international trade, with due consideration of the exchange mechanism of such trade, and with reference to the effect of government interferences.

Part one, deals chiefly with the subjects of foreign exchange, with introductory chapters on Laws of Money and the Nature of Banking. Part two, discusses the gains of trade after which conditions determining the share which each of two or more countries gets from such trade is discussed. The remaining part is devoted to a consideration of revenue, tariffs, bounties, etc., etc. At this time this volume is full of meaning and value, for the next few years are bound to prove epoch making periods in the development of commerce between American and foreign countries.

All three of these volumes bespeak enterprise and timely material commendable alike on the part of the authors and the publishers.

Very good oval exercises have been received from the pupils of F. P. Buck, St. Johns, Mich.

H. C. Russell and W. L. Jordan, teachers in the Kinyon's Commercial School, Pawtucket, R. I., sent the B. E. a large list of subscriptions.

An exceptionally fine genuine seal leather card case with a dozen cards therein is hereby acknowledged from the heart and pen of Mr. A. P. Meub, Penman, Polytechnic High School, Santa Ana, California. Both case and penmanship are very fine, the cards show an excellent variety of styles of writing all done superbly well. The quality of line, daintiness of forms and accuracy all add to the artistic value of the package. Mr. Meub is one of our finest card writers.

PRACTICAL BOOKS FOR PRACTICAL SCHOOLS

THE BOOKS published by this company were written by practical and successful teachers and designed to be used in practical and successful schools.

They require the minimum of labor on the part of student and teacher to attain the maximum in practical education. They are not the ideas of extremists in presenting all theory or all practice. They are a happy medium. The student learns from these books how to do, and is given enough practice to enable him to do in the right way.

May we not help you in making your school more practical and so more useful? If you are not familiar with our books, let us talk it over. We are at your service.

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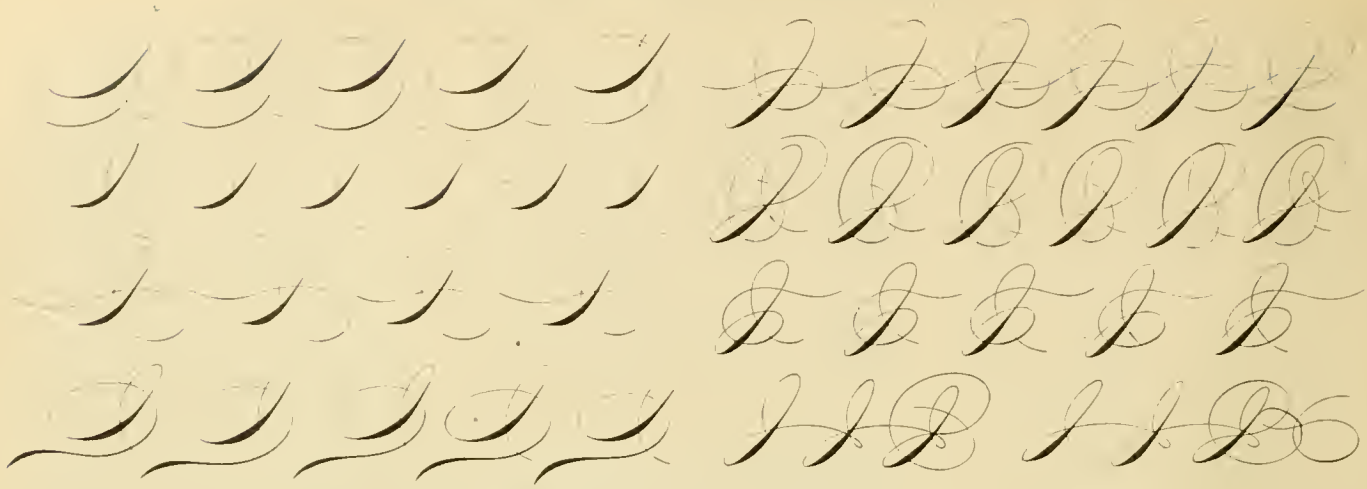

By H. B. Lehman, Central High School, St. Louis, Mo.

CARD WRITING

I will write your name on one dozen white, colored, design or comic cards for 15c. or two dozen for 25c. Agents wanted. Samples and terms to Agents for a 2 cent stamp. Lessons in penmanship.

J. C. DEW, CRANBERRY, W. VA.

I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid. 15c 1,000 by express, 75c. Card Circular for red stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz Lessons in Card Writing. Circular for stamp.

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We teach SHOW CARD WRITING by mail.

Show Card Writer's Supplies.

The famous Eberhard Flat Stroke Brushes.

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Hand-made Alphabets, Bradley, Roman, Marking, Egyptian and Pen Alphabets---$1.00 each.

The Stark engrossing instrument.

HIGGINS' { ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 80c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS.
271 NINTH ST. BROOKLYN, N. Y.

KNIFEMANSHIP

Your name carved with a knife or Six Cards in a style you have never seen before for only 25 cents. Information free.

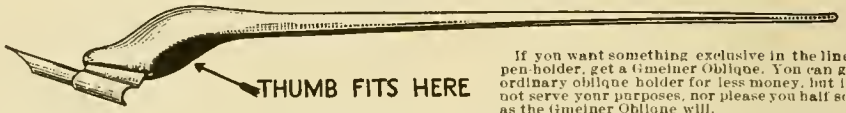
A. W. DAKIN, SYRACUSE, N. Y.

$ $ $ $ $ $ $ MONEY

In selling my Printed Calling Cards.
A grand outfit to take orders for a stamp.
I have over 300 styles of cards for card writers.
Write for either Card Outfit or Card Manual.

W. McBEE, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

THE OBLIQUE HOLDER WITH AN INDIVIDUALITY.



If you want something exclusive in the line of a pen-holder, get a Gmeiner Oblique. You can get an ordinary oblique holder for less money, but it will not serve your purposes, nor please you half so well as the Gmeiner Oblique will.

The peculiar shape, which has been scientifically worked out, makes the Gmeiner Holder the most desirable. The price in either seven or ten inch lengths is only $1.00, while it will be a source of satisfaction to you for a life-time. Agents wanted.

A. J. GMEINER, 30 ASYLUM ST., HARTFORD, CONN.

A PROFITABLE VOCATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID CLEAN-CUT LETTERING with our Improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 2 colors of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets. Prepaid $1.00.

PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 PAGES 8x11, containing 122 plates of Commercial Pen alphabets, finished Show Cards in colors, etc., also large list of crisp business Advertising Phrases—a complete instructor for the Marking and Shading Pen, Prepaid, $1.00

Catalogue free. Address, NEWTON AUTOMATIC SHADING PEN CO., Dept. F, PONTIAC, MICH., U. S. A.

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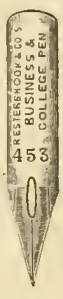
DIPLOMAS AND CERTIFICATES.

New 1915 catalog ready soon. See it before you buy your supply. First quality—Prompt delivery. Send for special illustrated booklet on *Art Engrossing.*

E. L. Brown's Original Drawings

Including pen work, brush and color illumination, with instructions. Descriptive list free.

HOWARD & BROWN, Rockland, Maine



LETTER pens help greatly in getting better results. You have 162 different shapes and points to select from and one of them is *just the pen you want.* Samples of any of our styles on request. Tell us your wants. Regarding quality—we have noticed no competitors.

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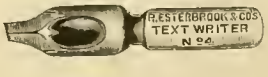
95 JOHN ST., NEW YORK CAMDEN, N. J.



THE BOOK YOU NEED TO READ AND USE

The Blackboard is the Bulletin Board of the Class Room. From it a skilled hand can radiate more information and inspiration than in any other way. The greatest teachers of writing have been blackboard experts. From the blackboard efficient teachers show, tell, describe, illustrate, interest, train and inspire. "Blackboard Writing" presents the latest word in penmanship pedagogy so concretely stated that no one can misunderstand.

Price 30 cents postpaid. By the dozen postpaid $2.40

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PENMANSHIP PUBLISHERS COLUMBUS, OHIO

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LET us work your ideas, or originate new ones for you, in the way of script for advertising. If you have some special combination for your signature or an idea for a letter head, we can prepare them in a skillful, satisfactory manner for engraving. We can probably offer you some valuable suggestions or create something new and unique for you. We have long made a business of this kind of work and can please you in quality and price. Give us your ideas or let us know what you want, and we shall submit sketches with prices.

ZANER & BLOSER CO.
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Script Specialists.

Short Cut to Plain Writing

Is destined to put a new tack in the pedagogy of writing. It may supplant formal drill on the part of teaching adults. Anyhow it is a short cut to improved individual writing through the means of elimination and substitution instead of destruction and drill. It is constructive rather than revolutionary, and reformative rather than reactionary. It is based upon the idea that it is better to improve the quality of writing than to change the style; that most writing is poor on the part of a few letters only and that it is better to improve the few poor ones than to change the good ones. Of course it is a book for busy adults rather than for children; neither is it intended for people who are "sot" in their theories, but rather for growing, going, ambitious, progressive people. Price 25 Cents.

ZANER & BLOSER CO. Columbus, Ohio

Ross' Lessons In Touch Typewriting

List Price, Forty Cents

Something brand new in method and in thoroughness as a training medium for expert, errorless machine operators.

If the typewriting teacher will take the trouble to examine it he will find something well worth his time and trouble.

Any typewriting teacher requesting a copy will be supplied.

The press proof edition has been entirely revised and amplified.

One Hundred Lessons In Spelling

List Price, Twenty-five Cents

We wouldn't have published this speller had we not been convinced that it was a better speller than anything we had seen.

There is a multitude of spellers. There is one best, and we think we have it. The new text will talk for itself if you will examine it. You are judge and jury. You are asked to settle your individual case, and we will supply the sample copy to do it.

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CLEVELAND, OHIO

What do you think of this?

For some time the publishers of Isaac Pitman shorthand have been circulating a pamphlet entitled "Report of a Special Committee Appointed by the New York Board of Education in Regard to the Teaching of Shorthand in High Schools" and have been using extracts from it in their advertising. The "report," with the exception of a few unimportant and debatable statements regarding the teaching of shorthand, is nothing more nor less than an advertisement for the Isaac Pitman system. The character of the report is shown by the fact that it is not even signed by the members of the committee!

Recently we began to doubt the official character of the report, and wrote to the Secretary of the Board of Education the following letter:

Mr. A Emerson Palmer
Secretary of the Board of Education
500 Park Ave., New York City

Dear Sir:

We are enclosing a circular purporting to be a report of a special committee appointed by the New York Board of Education, dated May 29, 1912, and ask that you kindly give me information as to the following points:

1. Was such a committee ever appointed by the Board of Education?
2. If so, who were the members of this committee?
3. Did the committee ever report its findings?
4. Was the report received or accepted by the Board of Education?

Could you inform me where I could see the minutes of the Board of Education showing the foregoing details?

We will appreciate very much any information pertaining to the report that you can supply.

Very truly yours,
THE GREGG PUBLISHING COMPANY
By Rupert P. SoRelle

OFFICE OF THE SECRETARY — DEPARTMENT OF EDUCATION CITY OF NEW YORK

BOARD OF EDUCATION CITY OF NEW YORK

Board of Education
Park Avenue and 59th Street
New York

M. A. — December 17, 1914

The Gregg Publishing Company.
No. 1123 Broadway.
New York.

Gentlemen:--

Since the receipt of your letter of the 8th instant, I have made careful inquiry regarding the circular forwarded by you, purporting to be the report of a special committee appointed by the Board of Education in regard to the teaching of shorthand in high schools. In reply, I beg to advise you that no such committee was ever appointed by the Board of Education, and of course no report was ever made to the Board.

Respectfully yours,
A Palmer
Secretary, Board of Education

The reply of the Secretary of the Board of Education, which is published here in facsimile, removes all doubt on the question. There was no such committee appointed by the Board of Education, and no such report was received by the Board.

Unfortunately, many have doubtless been deceived by it and influenced to believe that it was what it purported to be, and it is for this reason that we are presenting the true facts in the case without further comment.

Send for an analysis of the leading features of Gregg Shorthand as compared with Pitmanic shorthand.

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The BUSINESS EDUCATOR

VOLUME XX COLUMBUS, O., FEB., 1915 NUMBER VI

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
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ZANER & BLOSER, - Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

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The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

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POINTERS FOR PAY-ENVOLOPE PEOPLE

HINTS TO HELP THE YOUNG WHO DO NOT KNOW, AND THE OLDER ONES WHO SOMETIMES FORGET.

By ELBERT HUBBARD, EAST AURORA, N. Y.

BUDGET NUMBER TWO

All the knowledge and effort exerted in a business transaction may be overbalanced by an error in figures, an omitted word or by indistinct writing. Pull yourself together when these finishing touches are to be made, and, on your life, get them clear and correct.

Courteous manners in little things are an asset worth acquiring. You rise when a customer approaches, you offer a chair, you step aside and let the store's guest pass first into the elevator; these are little things, but they make your work and yourself finer.

To guy visitors or to give short, sharp, flippant answers even to stupid or impudent people is a great mistake. Meet rudeness with unfailing patience and politeness and see how much better you feel.

Your promise to a customer is your employer's promise. A broken promise always hurts; and it shows weakness in the character of a business organization, just as unreliability does in an individual.

Most inaccuracies come from not really listening to what is said, or not really seeing what you put down.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

"In what way have you found blackboard writing an aid to improve general writing?"

Our aim is to teach all the letter forms and figures with the children at the blackboard, and we have a great deal of blackboard practice on the alphabet as a running review, as well as on lessons from the compendium. There is an improvement in page appearance because the letters are better formed, slant and spacing are more uniform, and lines are stronger.

The details of form are better learned when, in a blackboard lesson, each pupil sees the work of all the the rest, passes judgment upon it, and hears the comments of his teacher. Observation becomes keener, team interest is aroused, the impression is more lasting, and so the value of the lesson is multiplied many times.

Blackboard practice helps arm movement because it strengthens the muscles used in writing and the control of these muscles. It develops poise of body. It releases the child from the strain of learning forms while acquiring the habit of arm movement.—[ELIZABETH WHIPPLE.

What is meant by "Quality" of line and how may one improve it? R. F K.

By quality of line is usually meant quality of movement, because the kind of movement employed and the rate of speed have much to do with the quality of line. A line that is made slowly will be heavy and rougher than a line that is made quickly. And the line that is made with the finger movement will be less graceful and less uniform in heft, or width, or intensity than if made with the arm. Heavy, rough lines indicate cramped muscles and crude movements. To improve quality of line, one must improve quality of effort, for the line is but a record or result of effort.

What are the merits of a penholder on which are attached elliptical metal pieces indicating where to place the thumb, and first and second fingers? A. H.

A cheap holder of this kind has been on the market for many years and has had a large sale, but you never see them used by penmen or by business people. At least, we have not seen one in a business office for many years. This implies that the holder is not one well suited for final usage. However, neither that argument nor fact proves that it is not a good holder for the learner. We believe, however, it is not good for the learner, because the little discs are not adjustable and therefore no one holder would exactly suit any two pupils, because hands vary greatly in size, shape, and proportion. The triangular holder is designed in part to supply the apparent need of knowing on which sides of the holder to place the three fingers, but the trouble with the triangular holder is that it forces writers to rotate the forearm and thereby adjust the angle of the wrist and hand to suit holders, while at least half of the rotary action does and should take place in the fingers when a round holder is employed. Unless the holder is made to fit each individual hand, the round holder is the safest, because it is adaptable.

What is the difference between "arm movement" and "muscular movement?" Answered in Jan. B. E. [Editor.]

A. How do you prepare "quills" for text lettering? B Are lettering pens having points sloping to the right preferable to those sloping to the left?—J. Art Laroche.

Referred to W. E Dennis, Brooklyn, N. Y.

A. First trim off the feathery part, leaving nothing but the barrel of the quill. Cut off about ½ inch of the barrel and clean out all the pith from the barrel. Soak well in water several hours, then put quills in some kind of vise to flatten out. After they are well flattened the quill is cut and split just about as the Soennecken pen is made. They must be kept sharp and in good order to work well. Practice is necessary of course to learn the knack of cutting quill pens.

B. A matter of choice. Some prefer them cut just about square.

What is the best method of teaching penmanship to a class that has in it students who have just entered and students who have taken penmanship for two to eight months; the students continually shifting from one class to another as they advance in other work?

The best method we recall for handling two and three groups of students in the same class, suited to their individual needs, is as follows: Put the beginning pupils in class C, the intermediate pupils in class B, and the advanced pupils in class A. Let each individual know to which class he belongs, and it will therefore not be necessary to seat them in separate sections. Then place upon the board a copy for class C, usually a movement exercise, classes B & A can start to work upon the exercise with class C, but as soon as class C is safely started, then a suitable copy for class B, usually a letter or word can be given. The classes of B & A being called to the instruction especially suited to that copy. After class B is started safely then call the attention of class A to the copy being placed upon the board especially suited to their needs, usually a word or a sentence. After class A has been instructed, class C can be given attention either in the way of copies or personal attention, noting their positions, movements, and etc.

The three divisions of the class can then be kept working each on the best material suited to the individuals in it. Assignments can be made from whatever text is being used by referring to number of copy or to number of page. It is what we call individualizing class instruction. As pupils progress, they can be promoted from time to time from C to B, or B to A class. C always represents the beginning students' class, B those part way through their course, and A the advanced pupils.

Who has a better method?

What can be put in ink so that it will hold bronze and tinsel, used by card writers?—A. B. D.

Arnold's Japan Ink holds tinsel better than most inks, due to the fact that it contains a great deal of Gum Arabic. Add a little Gum Arabic or a few drops of pure Glycerine. Of course, if you add too much Gum Arabic or Glycerine, the ink will not flow freely. Before the ink dries on the card, sprinkle your tinsel right over the ink. You can turn the card up-side-down and the ink should hold the tinsel.—E. A. L.

I note in a contemporary publication occasional statements to the effect that whole arm movement is a bad thing, equally as bad as finger movement. What is the real difference between the whole arm movement, or the arm and muscular movement?—H. K. W.

If whole arm movement is a bad thing, then any one who does not rest the arm when signing his name in a hotel register, or writing or endorsing a check, uses the wrong movement. Many bill clerks do practically all of their writing without resting their arm, and yet they do not move the fingers, and they do their work well. Whole arm movement is better suited to certain phases of bold writing than in any other. One who first learns whole arm movement, as is used in off-hand flourishing and large ornamental capitals, is soon able to learn the so-called muscular movement, because the same muscles are employed in the one as in the other. See Question and Answer department in January B. E.

I have in my night class several men. I should judge between 30 and 35 years, who have been doing office work for years and have developed a very jerky movement. What movements or drills could one give to help them overcome the habit? They are willing. I should like to hear from Doner or Harry Houston. J. S. G.

REPORT OF THE

NATIONAL PENMANSHIP TEACHERS' AND SUPERVISORS' CONVENTIONS,

CHICAGO, ILL., DECEMBER 28-31, 1914

By H. L. DARNER, Pittsburgh.

Held in Joint Session at Hotel Sherman, Chicago.

The two sections met in joint session, the forenoons being given to the National Association of Penmanship Supervisors and the afternoons to the National Penmanship Association.

Monday a. m: President T. W. Emblen, Elmira, N. Y., delivered a short but most pleasing address, after which one of the best papers of the entire session was read by Mr. J. A. Stryker, of the Nebraska State Normal School, Kearney, Nebr. Mr. Stryker's topic was "Normal School Writing." He handled his subject in a masterful way, his paper showing the result of a great deal of preparation. The paper was discussed by several members present.

Monday p. m: The N. P. A. opened with President Miller's address, or rather, as he termed it, "President's Remarks." President Miller has the happy faculty of saying a great deal in a few words, and his short, but to the point, remarks were pleasing. The Secretary's report was read and approved. Nearly all of those present responded to "Familiar Quotations" of Good Cheer.

Mr. H. L. Darner, Brushton High School, Pittsburgh, Pa., then read a paper upon the subject of "Discipline." He believes in allowing the pupil a great deal of freedom, and that the average pupil will never do what he thinks is not right.

A very interesting round table was held during the forenoon upon the following subjects: "The Lefthanded Writer"; "What is Good Business Writing?"; "Do the Fingers Move in Writing?";"Is a Universal Alphabet Desirable?" The first subject brought forth responses from Kirby, Zaner, Darner, Gudmonson, Faust, Butler, Race, Emblen, and Mills. Practically all agreed that an attempt should be made to change the pupil to the right hand in the lower grades. It seemed also that the majority of those present believed that individuality must be taken into consideration. The second and third subjects were not productive of much new thought. The fourth subject was ably handled by Juchhoff, Kirby, Butler, Keen, Rupert, and Zaner. Most of those who committed themselves seemed to think that a universal alphabet

ELMER G. MILLER, Pres., Pittsburgh.

is desirable, provided it is flexible enough, although much harm might be done by holding a pupil too close to an exact form.

Tuesday a. m: Some of the members whose names were on the program were not present, but interesting extemporaneous remarks were made by Mr. Faust of Chicago, and Mr. Bayley of Minneapolis.

Mr. Walker of St. Louis made a very interesting talk upon the subject of "Scales." Mr. Walker informs us that he has almost finished a scale which will contain fifteen grades of work. He is very enthusiastic over writing scales, as he believes it to be a time saver for the teacher. He also demonstrated his device for ruling blackboards, which cannot help but be practical, and is far in advance of the old method of having a carriage painter rule the blackboard with paint and a brush.

Uncle Robert responded to "The Writing World" with a most excellent address, such as only he is capable of delivering. Uncle Robert stated that the subject is bigger than he, which he explained, "Is saying considerable for the subject." The points that he made were: "Writing is the greatest invention of the human mind," "Writing has been indicative of the progress of the mind." "Writing is as old as history, for without writing there could be no history." Uncle Robert distributed some souvenirs which were most highly appreciated by all lovers of art. These souvenirs were from the pen and mind of his father, and the father of Spencerian Penmanship—Platt Rogers Spencer.

Tuesday p. m: Miss Laura Jane Breckenridge, Supervisor of Penmanship, Peru, and West Lafayette, Ind., discussed "The Problems that Confront the Supervisor." Miss Breckenridge spoke without notes, and to say the least made a very able address. She believes that state boards should prepare examination questions on writing. She laid special stress upon the fact that seats should be properly adjusted, and that the average teacher does not realize the importance of proper seating.

The round table upon "How to Secure Applied Movement in all Daily Work" was discussed by Misses Breckenridge and Emmons, and Messrs. Zaner, Stryker, Race, Bachtenkirker, and Rogers.

Mr. J. R. Bayley, Supervisor of Penmanship, Minneapolis, Minn., spoke at length upon "How to Create and Maintain Interest in Penmanship on the Part of the Teacher, Pupil, and Patron." Mr. Bayley's talk, to use foot-ball language, was full of "pep". He would start by educating the teacher. He is a great believer in exhibits and contests. He has an annual writing exhibit to which all patrons are invited and to which every pupil in the Minneapolis schools contributes during the month of May. Mr. Bayley's ideas alone were well worth a trip to the convention.

Wednesday a. m: The Secretary's report of the Supervisor's section was read and approved. "From the Standpoint of the Grade Teacher" was the next subject and was ably disposed of by Mr. L. D. Root, Supervisor of Penmanship, Elyria, Ohio.

Mr. J. L. Stockton, Principal of the department of Pedagogy, State Normal School, Wynona, Minn., spoke upon the subject "Scales for Grade Writing." Mr. Stockton believes thoroughly in scales. He brought out the thought that we unconsciously use some kind of scale in grading writing. He made some wonderfully fine comparisons of the writing scale with scales for measuring distances, etc. He would have one scale for pupils of all grades and establish forms on the one scale. He made the point that no school will tell or show how well pupils ought to write, but only how well

C. G. GUDMUNDSON, Secy. Supr. Asso.

H. L. DARNER, Pittsburgh.

T. W. EMBLEN, Pres. 1914, Supervisors' Asso.

V. E. MADRAY, Pres. 1915, Penmanship Asso.

they do write. Discussion was participated in by Bayley, Mills, Emmons and Bachtenkirker.

We next had the pleasure of listening to Mr. E. C. Mills, of Rochester, N. Y., on "Courses of Lessons for Each Grade. What? How Much?" The writer heard many say that this alone was worth the price of admission. Mr. Mills handled this subject in a manner such as only Mills could. He uses the blackboard for 1B's and paper for 1A's. He believes in large writing for young children, the arm being raised in grades one and two while the pupils use a large pencil. The arm is dropped down in the third grade where the pen and ink is introduced. Writing is decreased in size until the fifth grade is reached. Mr. Mills' blackboard demonstrations were superb.

Wednesday p. m: "Training a Penmanship Teacher in the State Normal," by R. V. Black, Southern Illinois State Normal, Carbondale, Ill., covered the ground thoroughly. "High School Penmanship," by Mr. John H. Keys, Kankakee High School, Kankakee, Ill., was enjoyed by all present. In as much as the time was limited the above mentioned papers were not discussed. "Engrossing for the Beginner" was the subject taken by Mr. B. C. Kassell, of Chicago. Mr. Kassell spoke somewhat at length, his advice being to beginners to study only two or three styles of work but to master them thoroughly. Mr. Kassell illustrated his talk with elegantly engrossed specimens.

J. A. STRYKER, Kearney, Nebr.

MISS LAURA JANE BRECKENRIDGE.

O. L. ROGERS, Ft. Wayne, Ind.

Thursday a. m: The two associations met in joint session with the officers of the penmanship section presiding. "How I Supervise Writing in the Public Schools" was the subject of an interesting paper by Mr. J. A. Savage, Supervisor of Penmanship, Omaha, Nebr. Mr. Savage was unable to be present but his paper was excellently read by Mr. Stondt, Binghampton, N. Y. "Devices Which Aid in Securing Results" was the subject taken by Arthur J. Becker, Supervisor of Penmanship, Chattanooga, Tenn. From Mr. Becker's talk one can easily see why he is a most successful supervisor and why he is popular with the children. His talk was indeed interesting, instructive, and out of the ordinary.

The new officers for the penmanship section are: President, V. E. Madray, Pittsburgh, Pa.; Vice President, G. A. Race, Bay City, Mich., Secretary-Treasurer, O. L. Rogers, Fort Wayne, Ind.

EXECUTIVE COMMITTEE.

A. M. Toler, Chicago; Miss Julia Bender, Chicago; R. V. Black, Carbondale, Ill.

Officers of the Supervisor's section are: President, Elmer G. Miller, Pittsburgh, Pa.; Vice President Laura Jane Breckenridge, Peru, Ind.; Secretary, C. G. Gudmonson, Boone, Ia.

EXECUTIVE COMMITTEE.

J. R. Bayley, Minneapolis, Minn; Miss Emmons, Buffalo, N. Y.; Miss Koch, Evansville, Ind.

H. C. WALKER, St. Louis.

"UNCLE" ROBERT C. SPENCER, Milwaukee.

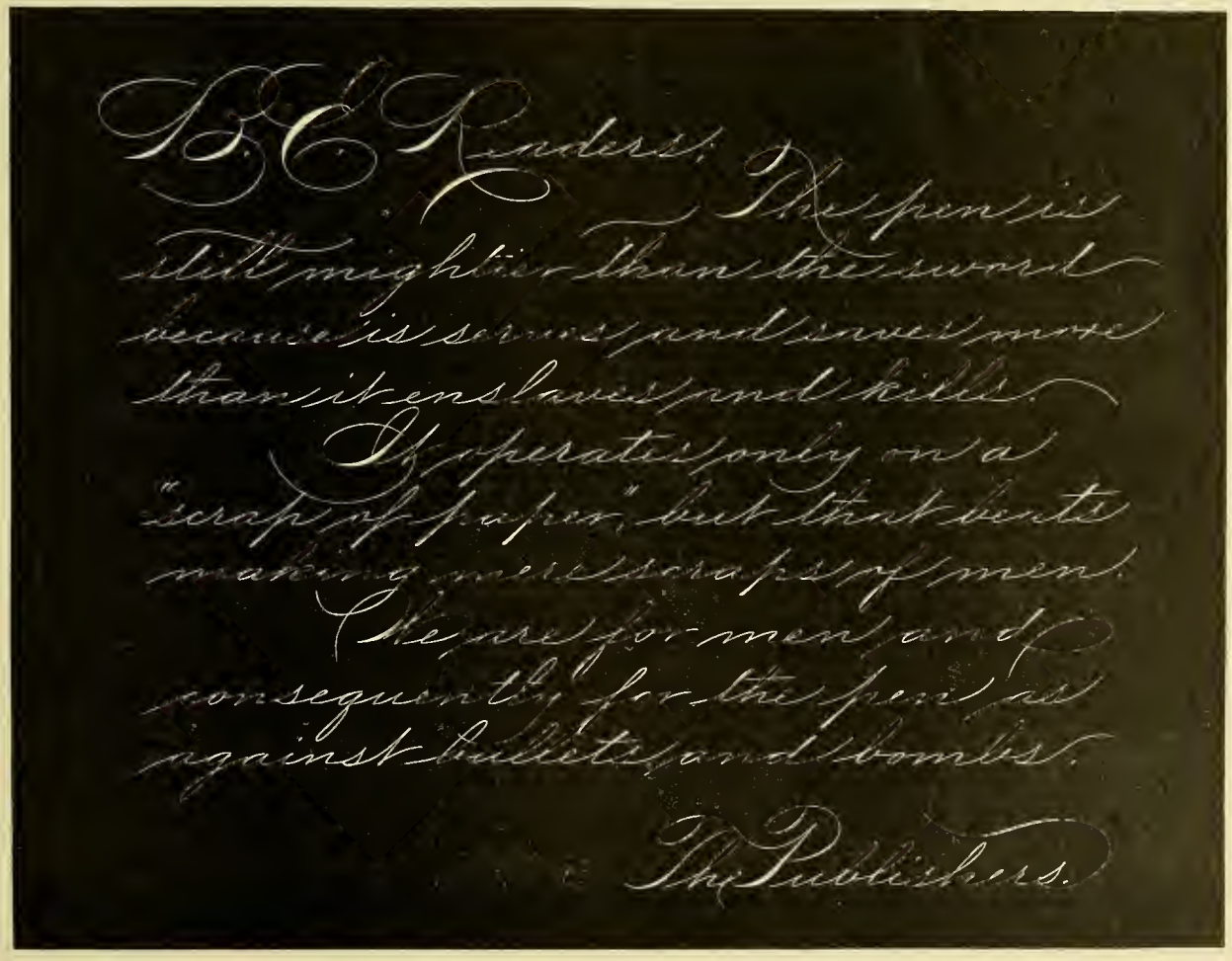
G. A. RACE, Vice Pres. 1914, Bay City, Mich.

L. D. ROOT, Elyria, O.

E. C. MILLS, Rochester.

C. B. STOUDT, Binghamton.

MISS CLARA R. EMENS, Buffalo.



By the Editor.

BUSINESS WRITING

By I. Z HACKMAN,

Elizabethtown, Pa.

Send specimens to Mr. Hackman with return postage for free criticism.

In conducting these lessons, I shall remind you that the study of penmanship is similar to a journey into a strange land. Along the route difficulties will confront you. There will be rugged places to pass over, streams to cross, and other discouragements to stare you in the face. Besides this, the climbing, rowing and much of the thinking you must do yourself. Nevertheless, if you are eager to write easily, rapidly, and legibly; if you are willing to study and practice intelligently; if you do not allow your interest to weaken after the first few lessons, so that you must be hired, then, you possess the qualities that entitle you to this course which will lead you to the "Land of Good Writing."

Business Writing

Good business writing is written and read easily and rapidly. The size and slant of writing is an individuality, and cannot be considered definitely, since some persons are adapted to large writing while others write small and at various degrees of slant. Commercial activity demands that capitals and loops should be made small, so that time and space may be economized.

Materials—It is vitally important that you should use good materials. You never see a good penman using poor materials when he does fine writing. Since this is true we must conclude at once that the beginner needs good materials even more.

Paper—Use paper that is smooth, hard, and of good quality. The ruling should be from one-fourth to three-eighth inches apart. For beginners the three-eighth inch ruling is best. The size of the paper should be 8½ by 10½ or 11 inches.

Penholder—Use either a strait or an oblique holder with a cork or a wooden tip. Never use a metal nor a rubber tip. These cause you to grip the holder.

Pens—In the beginning, I should advise you to use the Zanerian Business Pen, and later you should use a finer pen, such as the Zanerian Ideal. Gillott's pens are also very good.

Ink—Use a writing fluid that is quite dark or even black. I use Zanerian Pure India exclusively for good writing. Higgins Eternal Ink gives very good results.

Never let ink exposed after you are finished writing. It becomes stale and thick. If it is too thick, add a little water.

Blotter—You can always obtain blotters free, and you should never practice without one. Hold it in left hand between all the fingers and the thumb.

Pen Wiper—This is an invaluable article to save pens, and you cannot do without it and get the best results, unless you use a damp sponge.

Remember you cannot hope to get the best results without one of the materials I mentioned.

Position—Make up your mind to get a good position from the start, and habituate yourself to sit correctly at all times. It is essential to good writing, a fine physique, and above all good health. Why not get the habit?

In writing, the average person should have the edge of the seat from three to four inches from the edge of the table. Sit well back in the chair with chest outward, shoulders raised equally high, and chin up. Place the feet squarely on the floor and apart. You may lean forward, bending the body at the hips. If you have followed these instructions and practice them your chest and shoulders are up, and you will not suffer from hollow chest and crooked shoulders. Both arms should be placed on the table with the right arm about one inch over the edge. The paper should be held with the blotter as I instructed. The right arm should rest on the muscle below the elbow, and the holder should be held about one-fourth inch from the end of the holder with the thumb, first and second fingers. Let the hand rest on the tip or the first joint of the small finger, and keep the wrist off the table. Both points of the pen must touch the paper while writing, and the tip of the holder should point over the right shoulder.

I believe that the greatest hindrance to success in writing by some pupils is caused by the inability to hold the holder correctly. Many pupils turn the arm on the right side. This makes it impossible to get muscular movement and the under motion needed in writing. Place the wrist in a flattened position, and hold your pen nimbly. Besides, the paper should be placed so that the lower left-hand corner and the upper right-hand corner come in direct line with the center of the body.

In practicing arm movement, the muscles of the arm, shoulder and right side of the body are brought into action. The arm is placed on the muscle. Then it is pushed out of the sleeve and when you relax the arm it returns to its former position. Also move the arm from left to right, and right to left.

Do not expect to get arm movement later. You must master it in the first two exercises I give.

Practice

In practice, control your movement. Don't go too slowly nor too rapidly. Strike the happy medium. Move along smoothly and evenly. Never try to write faster than you can think. Your mind directs your hand. Write just so rapidly that your movements are not spasmatic or jerky.

Make it a point to study angles and the form of letters. Aim to get a good mental picture of letters. Don't expect your hand and arm to produce good writing, if you do not have the correct conception of form. Before you attempt to make a letter your mental image should be as clear as if you had already produced it on paper. This may seem impossible to you, but by practicing it you will soon be able to picture letters, words, sentences, possibly an entire page. Many students have such a poor idea of form, simply because they do not study it, and the consequence is poor writing. After you have written a letter or a word, criticise it severely. Don't be satisfied if it be written fairly good. The best you can produce should not be your ideal. I want to give you the recipe which has made some men successful. It has made some fine penmen. Remember that correct living and carefully applied energy form the key-note to your success.

Before proceeding to copy No. 1. I want to tell you that the first lesson is the one for you to master. It may seem a little difficult, but if you master this first lesson, you will have little trouble. Throughout this series of lessons practice each part until you can equal the copy, before you *proceed* to the next one.

Plate 1—The arrow points in the direction the motion is made

No. 1—Place the arm on the muscle. Move the arm in and out of the sleeve, making 150 to 200 down-strokes a minute. Make four spaces high at first. Do not blot.

No. 2—This is the direct retraced oval. Make it the same height, starting at the line above, and count six to the down stroke.

No. 3—Make the oval first as above. Then count 1, 2, 3, 4, 5, 6, finish.

No. 4—Make the oval the same height and count.

Plate 2—Important—The exercises must be used introductory to all class work or plates. Sometimes the indirect oval must be used.

No. 1—This is the direct compact oval. Make it four spaces high and make from 150 to 200 down strokes a minute. Only lift the pen to take ink.

No. 2—Make same as No. 1, but only one space high.

No. 3—Make one space high, counting six.

No. 4—Make one space high, and count six times for each oval.

No. 5.—Make two spaces high for a while, then one space. Count 1, 2, 3, 4, 5, 6, or use the word "finish" in all exercises for the sixth count.

Plate 3. No. 1.—Count 1, 2, 3, 4, 5, 6. Then count 1. Move along easily.

No. 2.—Capitals should always be made one space high until they are mastered, and then three-fourth space. Always place from fifteen to twenty on a line. Count one and end upward.

PLATE 1.

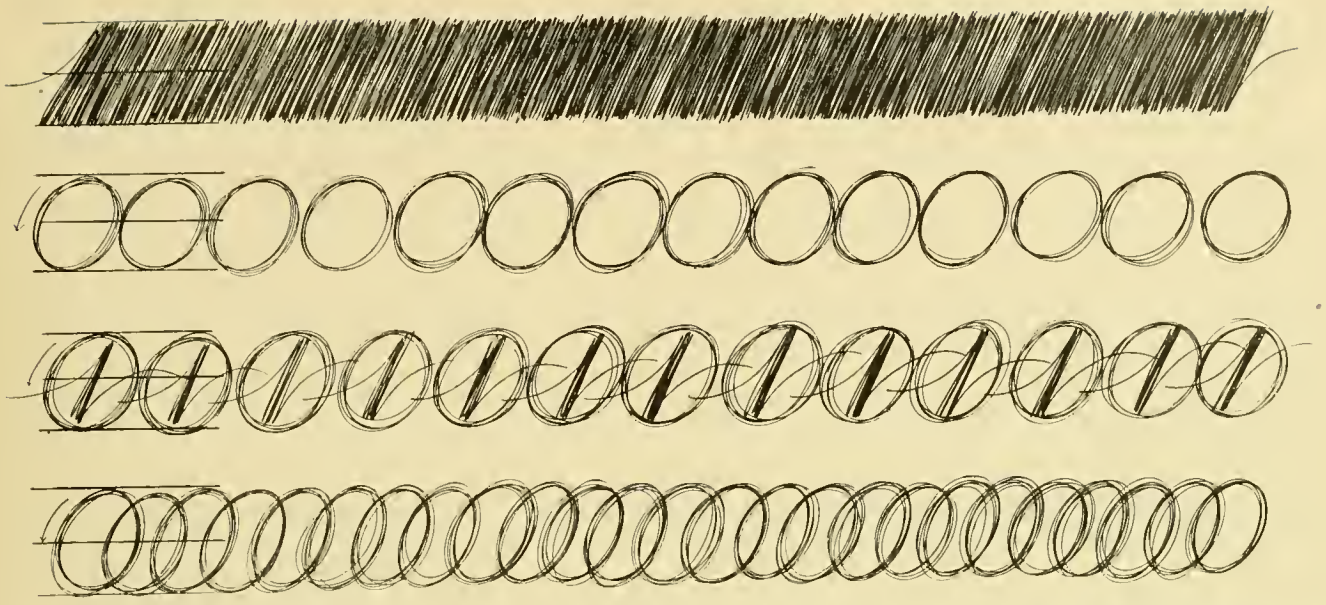


PLATE 2.

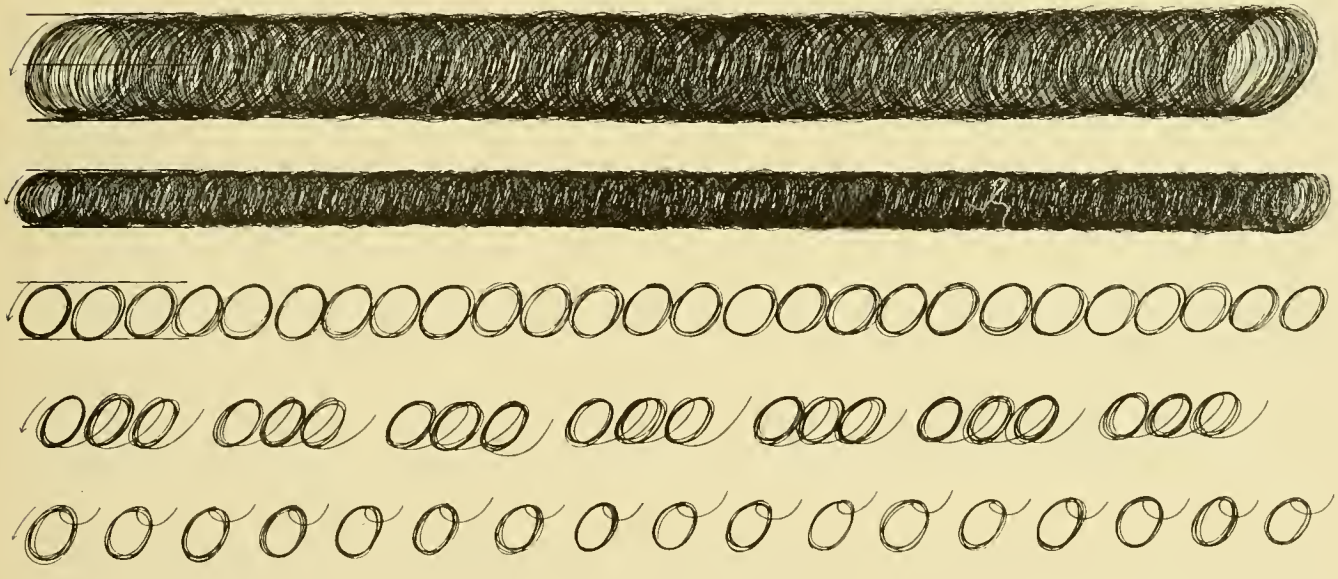
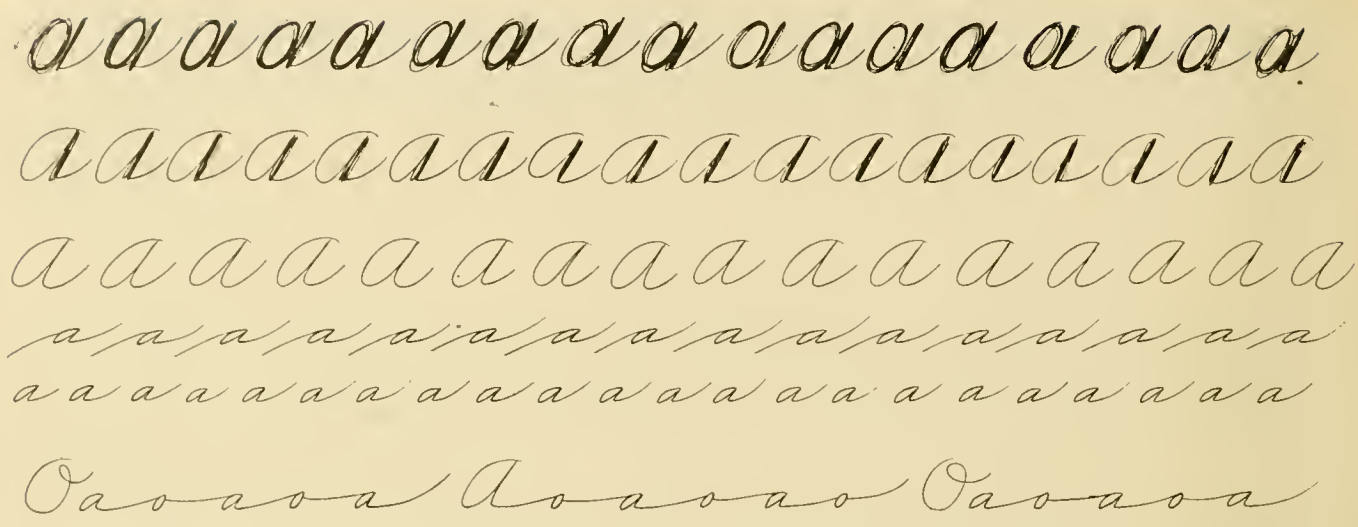


PLATE 3.

PLATE 4.



No. 3.—Employ plenty of freedom, and count 1, 2, finish. Initial and ending strokes must always be the same length on small letters.
No. 4.—Count 1, 2.
No. 5.—Make two spaces high, and afterward one space. Count 1, 2, 3, 4, 5, 6, for each part.
No. 6.—Make same as No. 5, pausing at the base line before you finish.
Plate 4. No. 1.—Make the exercises one space high, and more narrow. Observe the same count as in No. 6, Plate No. 7.
No. 2.—Count 1, 2, 3, 4, 5, finish. Remember the finish to a letter is as important as the beginning.
No. 3.—Count 1, 2, 3. Then count 1, 2. Refer to No. 2, on Plate No. 7.
No. 4.—Count 1, 2, 3, finish. Afterwards count 1, 2, 3. Notice the letter "i."
No. 5.—Count 1, 2.
No. 6.—This is a test of your work up to this point. Write many pages and practice carefully.
Plate 5. No. 1.—Observe the usual heights in all the exercises bereafter. It should be remembered that it is easier to make large exercises than small ones, and is more beneficial in learning to make capital letters. Count 1, 2, 3, 4, 5, 6.
No. 2.—Observe the usual heights and number of capitals to each line hereafter. Count 1, 2.
No. 3.—Do not make small letters too small in the beginning. Examine this letter closely, and count 1, 2, 3.
No. 4.—Count 1, 2.
No. 5.—Practice this carefully and with plenty of freedom.
No. 6.—Count 1, 2, 3, 4, 5, 6 and 1, 2, 3.
No. 7.—Count 1, 2, 3, 4, 5, 6.
Plate 6. No. 1.—Count 1, 2.
No. 2.—Make one space high, and count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, rapidly.
No. 3.—Count same as No. 2.
No. 4.—Count on the down stroke in all exercises.
No. 5.—Count 1, 2, 3 and afterward 1, 2.
No. 6.—If you cannot write this line easily, you have not mastered the preceding lessons.

PLATE 5.

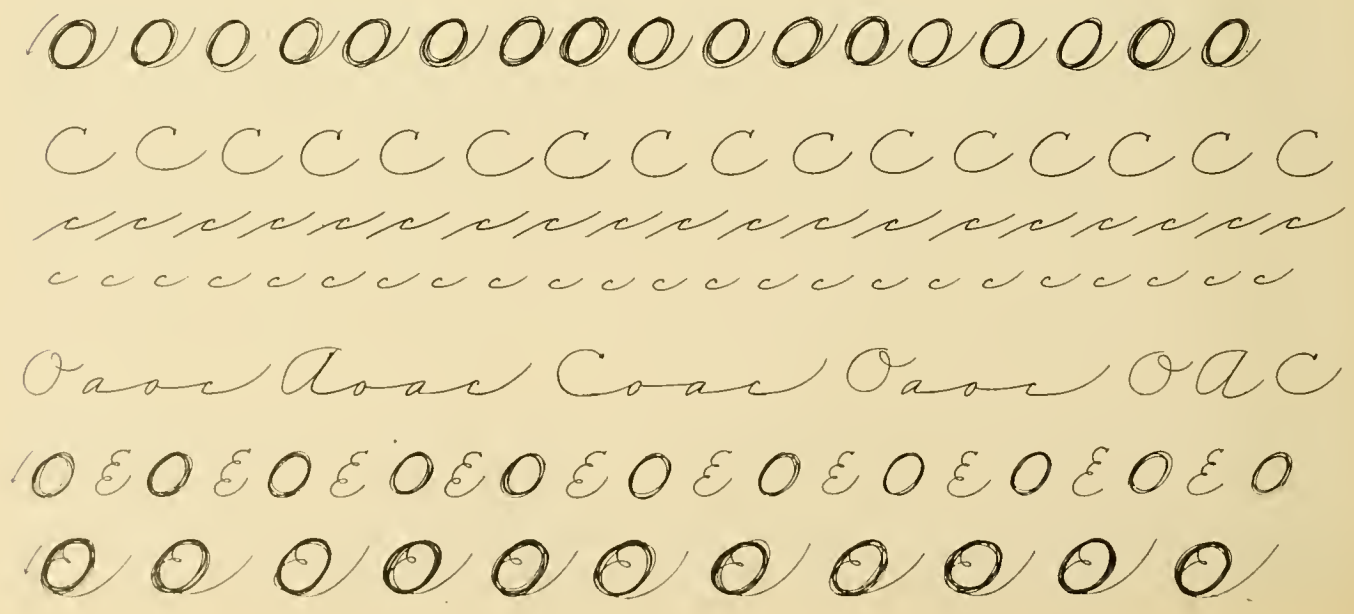
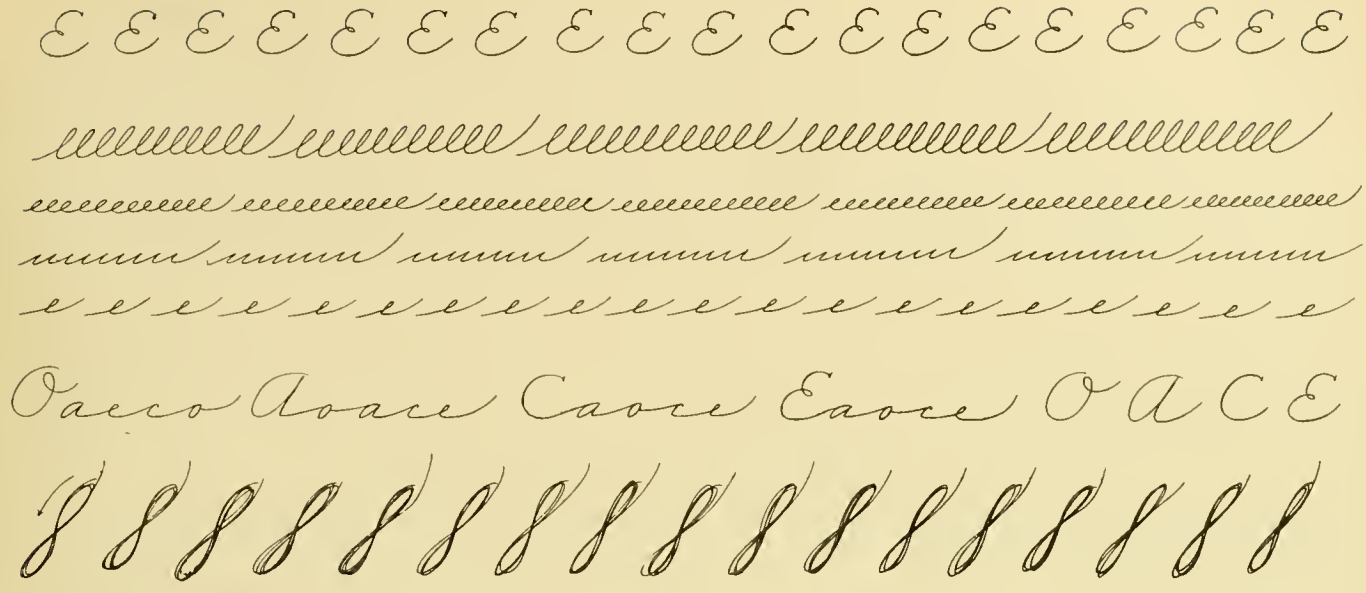


PLATE 6.

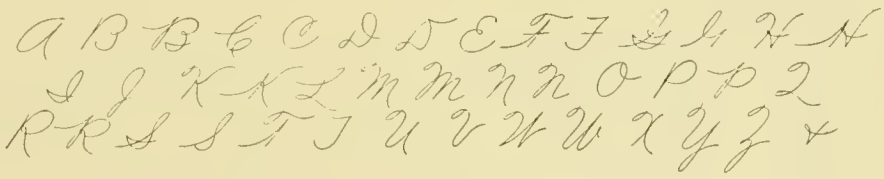


Writing for Business

H. L. DARNER,

Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.



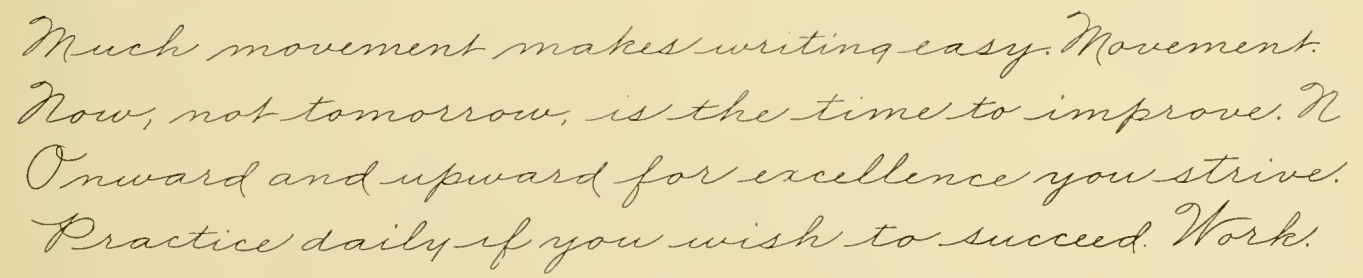


Plate No. 41 :—If at any time during this review you feel that your movement is not what it should be, remember that a review is what you need. The kind of work given this month will not tend to improve your movement. Some of the finest penmen in the country still turn back and practice on movement exercises.

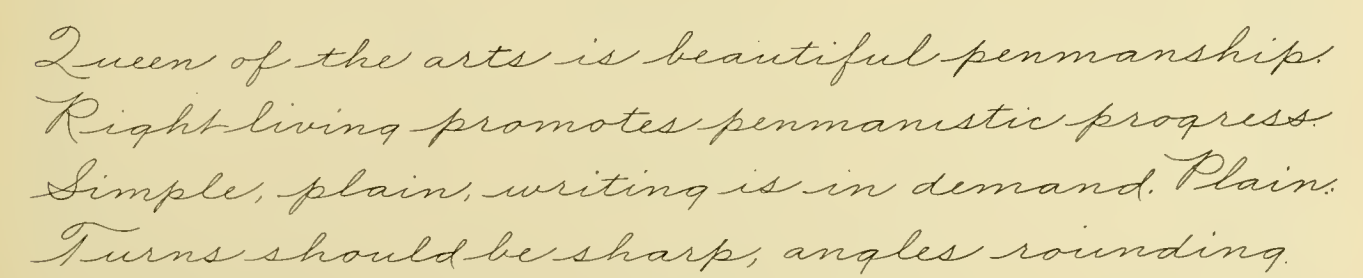


Plate No. 42—A young man who smokes cigarettes is not likely to attain excellence in writing, or for that matter in anything else. Simple, plain writing is in demand. This style is acquired by simple, plain habits of living. Be temperate in all things if you would write well, or if you would do anything well.

Uniform penmanship practice is the best. U
Very fine penmen use good materials. Pens.
William succeeded because he wrote well.

Plate No. 43—You cannot secure the best results with poor materials. I sometimes feel like being cross with a young man or a young woman who will persist in using worn out pens when a new pen of the very best kind costs only a penny. If you practice with poor materials your time is practically lost. I never use a soiled sheet of paper. If my pen is worn out and my paper is not perfect, I stop practicing until I can get materials that are perfect. Don't forget that a good handwriting may be the cause of you getting a good position, or being promoted to a better one.

X is a capital letter which is seldom used. X
You must think if you would learn to write. Y
Zaner is still improving his penmanship. Z

Plate No. 44—I became acquainted with Mr. Zaner nine years ago. He was at that time considered the world's finest all-round penman. Most persons with that distinction would feel justified in resting on their oars from that time on. I know during the next four years that I was with Mr. Zaner that he improved his penmanship a great deal and at this time he is still improving in his execution and methods of teaching others.

$48.90 Columbus, Ohio, May 18, 1915.

Received of William A. Drummond

Forty-eight and 90/100 Dollars

In full of all account to date.

E. W. Bloser

Plate No. 45—Some of the plates hereafter will test your artistic ability. Watch your arrangement very carefully. Notice the size and form of the figures; watch the punctuation; notice the size of the writing. Someone has wisely said, "Trifles make perfection."

$100.00 Minneapolis, Minn., 7-5, 1916.

Received of Hammond and Hammond

One Hundred and 00/100 Dollars

In full payment of all account to date.

George Zaner.

Plate No. 46—Try some of these commercial papers using your own name and the names of some of your friends in place of the names I have given you, being always careful to get a nice, neatly arranged form.

$409.68 Cincinnati, O., June 17, 1915.

At sight pay to the order of Thomas Miller

Four Hundred Nine and 68/100 Dollars

Value received and charge to the account of

To W. H. Goodwin, J. H. Cross Co.

#874, Columbus, O. By J. H. C.

Plate No. 47—The instruction which I have given you in plates 45 and 46 will apply to this. Even though you write ever so well, you may not be able to get a pretty form unless you study arrangement carefully.

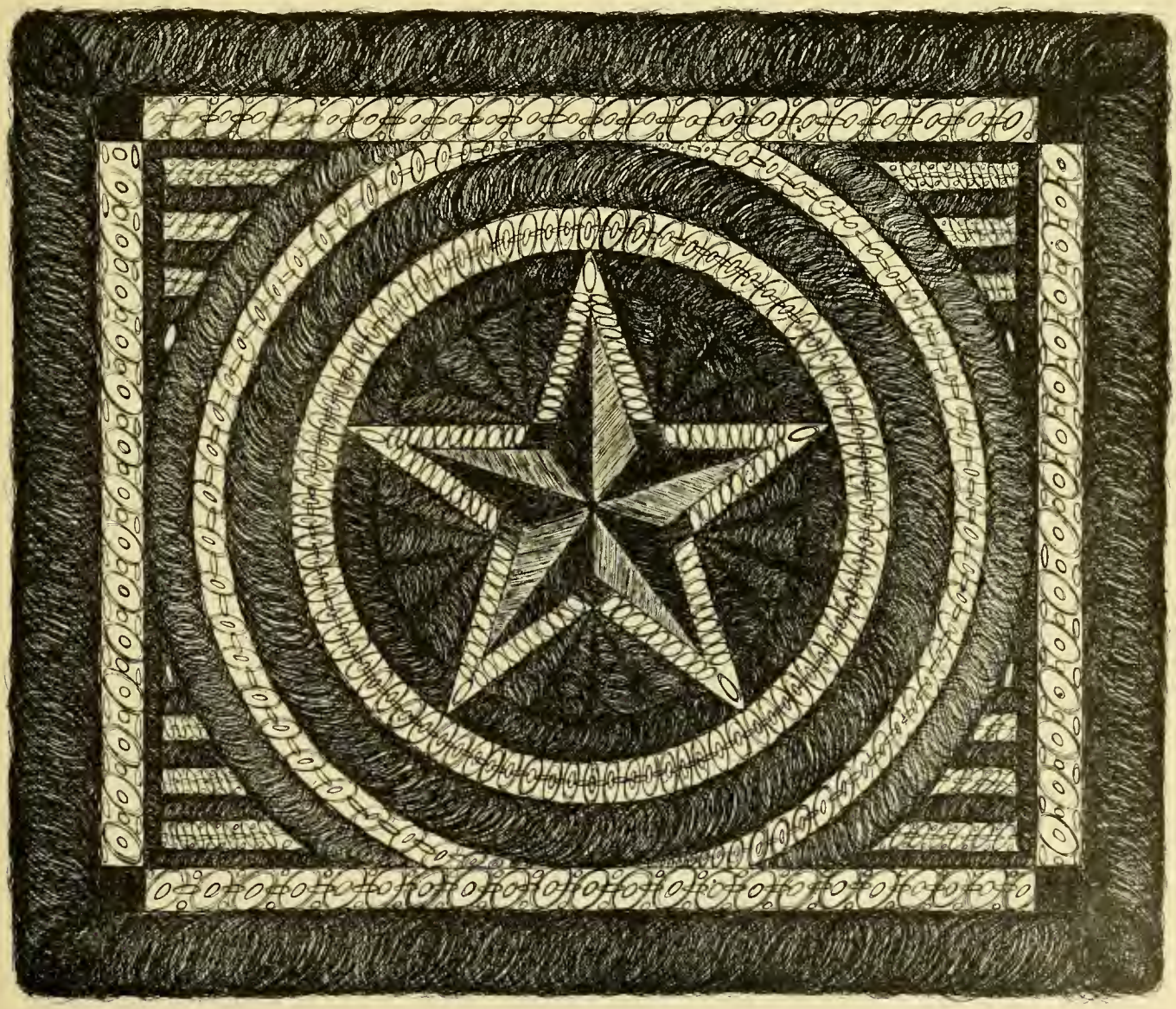
$45-[illegible]

Springfield, Mass, Nov. 30, 1914.

Nine months after date I promise to pay James O. Williams Forty-five and 16/100 Dollars, value received with interest.

R. O. Jamison, Jr.

By Samuel J. McLean, Crown Point, N. Mex. Mr. McLean is a blacksmith by trade and a penman by choice and hard knocks, having gotten his inspiration from the B. E., and his progress by hitting while the iron is hot.



By Walter Gordon, student of W. A. Botts, Miller Bus. Coll., Wichita, Kans.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

INNOCENT SIX, SWEET SIXTEEN, OR SERIOUS SIXTY

G. W. Michael, the Apostle of Speed in Writing, who from 1880 to 1900, conducted a school of penmanship, at Oberlin, Ohio, then at Delaware, Ohio, and finally at Logansport, Ind., used to assert with unusual effect that "Penmanship should be taught the same to all, whether six, sixteen or sixty years of age." As the saying is, "It listened well." His theory was that the correct rate of speed should be taught from the start, by means of elements, principles, exercises, letters, words, and sentences; and that if so taught, form would improve gradually.

The theory and practice were both well tested on pupils of all ages, in hundreds of cities, in both public and private schools, with the result that it was either abandoned or modified. It was, in reality, a protest against too little speed in teaching writing, much as the vertical was, in a sense, a protest against too much slant and consequent angularity in writing.

Today, many are running to the same extreme in movement and speed, with young children in particular. It was surprising how astonishingly rapid little tots could be trained to make elements, principles, exercises, letters and simple words, and how well some *few* could write, but time proved that success in writing meant sacrifice in other essentials and that the few learned at the expense of the many.

The theory of teaching the same to all sounds plausible, but so long as nature endows the child with less skill and capacity than adults, so long will it be wise to modify instruction accordingly. We have gotten well away from the idea of baby talk for children; from creeping as a prelude to toddling; from teaching the alphabet as a preliminary to reading; from committing the multiplication table before learning to think, to reason, and to calculate; and from printing as a means to learning script forms, but we have not yet fully learned that the child has certain limitations; that the youth has limitations somewhat beyond the child; that the adult, too, has his limitations, but somewhat in advance of the youth; and that the professional, too, has limitations, but somewhat beyond the range of the adult without special or professional inclinations and training.

Age must be reckoned within the teaching of writing as in all other subjects, and until it is rationally considered and taught, much waste of effort in teaching and learning will continue on the part of those who theorize and practice on the "six, sixteen, and sixty" basis.

Humanity, collectively and individually; evolves by or through impulses, and modern education adjusts itself to these natural impulses or periods of awakening and by so doing secures the co-operation of this unconscious initiative. Thus it is possible to conserve effort and to teach double the number of subjects possible a generation ago.

As teachers of writing we must more and more interpret these impulses of mental and manual awakening, and stress or emphasize the right thing at the right time. Perception or the language of form; performance or the manner of moving; technic in form and movement; reflex or automatic and individual writing each represents a distinct phase of learning and doing and each needs emphasis at the time nature and necessity combine their needs and demands. Much can be learned from specialists of other subjects as well as from specialists of child development and capacity.

Beware of those who belittle the knowledge to be gained by applying to penmanship the fundamentals of all other subjects, even though the ones who discovered the truths were not penmen. In fact, if they had been penmen they could not have studied deeply enough into mental and physical phenomena to discover the foundation of education in general upon which specialists evolve sane theory and efficient practice.

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SIDE LIGHTS ON COMMERCIAL LAW. P. B. S. Peters, Kansas City, Mo.

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NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

—THE—
Writing Machine—
The Arms, Hands, Pen, and Paper—
Needs Individual Adjustment

REPORT OF THE

NATIONAL COMMERCIAL TEACHERS' FEDERATION CONVENTION

HOTEL SHERMAN, CHICAGO, ILL., DECEMBER 28, 29, 30, 31, 1914.

Complete Reports of all Sections will appear in the Federation Quarterly free to all Members

EIGHTEENTH MEETING OF THE FEDERATION

By Carl Marshall

When you seek truth you must not overlook perspective. Whether a rabbit or a rhinocerous is the larger, depends on the viewpoint. An ant, for the first time, encountering a crab-apple might be excused for believing that he was up against the Moon. I do not recall anyone of our teachers' meetings, that has not been generally agreed to be "the greatest and best meeting we have ever had"—when we were right in the thick of it. About the time we were packing up and saying our goodbyes, and the echoes from the last rap of the president's gavel are barely out of our ears, we are all feeling enthusiastic and boosterious (new word; all cnpyrights reserved) and agree without a dissenting vote that this present meeting which has just ended in a spiritual glow of rainbows and red fire, is the very best ever.

So it is, that as I sit down in my quiet room at the Sherman, within a few hours after everything is over, to make a truthful record of my durable impressions of this fine meeting, a subconscious regard for truth, as well as a sense of humor, impels me to cut out the superlatives, and just tell what I saw and heard, in the large. My record must necessarily be incomplete and sketchy—for no one man can see or hear half of what goes on at one of these big Federation gatherings. Therefore, the person with a nose for details might as well stop right here and wait for the Secretary's Report.

As in the case of last year's meeting, there had been some anxiety—not to say trepidation—as to the possible outcome. The overshadowing horror of the great War, the parlous business situation, and general industrial unsettledness, had combined to give school men and teachers a lot of things to think about, and it was an open question whether they could be drawn to us this year. But persistent and clever promotion through Walt Reed's "Federation Talks", backed up by the able efforts and enthusiasm of President Peck and Secretary Nettie Huff, and their band of boosters, along with the attraction of a remarkable program, did the work, and early on Monday the crowded lobby and corridors of the Sherman made it plain that success was assured.

The Accredited School men, 40 or 50 strong, had already held their meeting on Saturday, and accomplished some good things. The enthusiasts of the new Stenotype Section were on hand in force, and the Publishers' Credit Association, on Monday, held an early and well-attended meeting in Parlor A.

I must say a good word for the common sense way in which the rather complicated programs of this meeting were planned. Each day, beginning Monday, the six subordinate sections met separately in suitable special rooms, on the first floor, at 9:30 to 11:00 A. M. and 2:00 to 4:00 P. M., while the General Federation, met each day, in the fine Louis XVI hall at 11.00 A. M. to 12.30 P. M. and 4 P. M. This systematic arrangement was easy to remember, and it allowed sufficient time for meals, and moving around between times.

This report will not cover in detail the work of the several sections, but I saw enough of them to learn that all were full of pep, and that the number were of unusual strength and interest.

The Opening

The initial meeting of the General Federation began promptly at 4:00 P. M. Monday, being called to order by our genial and lovable young friend, Walt Reed, of Chicago, Chairman of the Executive Committee. Handicapped by a more diffident and self-effacing disposition, Walt has not been quite so much in the Convention spot lights as his twin brother, Gene Reed, of the Brown Schools. Indeed some of us had got to thinking of him as Gene's younger brother, but I have it on good authority that the secret archives of the Reed family show that Walt is really the elder by a half hour or more. However, this may be, Gene may justly claim to be the Big Brother, and it is also averred that he is the young man who put the *gen* in eugenics. The stork was doing good over-time work, when he handed out these two in one package.

Walt started the convention machinery by introducing Rev. H. H. Walker, who offered an appropriate and well-worded prayer. If all the things petitioned for by the reverend gentleman are granted, this country will be a pretty good place to live in by the end of 1915.

Mrs. Ella Flagg Young, School Superintendent of Chicago, was scheduled for the address of welcome, but failed to appear. The job therefore, fell to Assistant Supt. John D. Shoop, who pleasantly talked some good horse sense straight from the shoulder, as it were. Supt. Shoop is a clean cut, up-standing square-headed man with ideas and a sense of humor. He told some apt stories, and among other forceful things, said that the new education concerns itself, not so much with the number of things a man knows as with the number of things he can do with what he knows. He also believes that we must look to education to supply that international comity which will make war impossible. (His theory may hold in Mexico, but how about Germany?)

R. H. PECK, President, 1914.

Officers 1914.

President, R. H. Peck, St. Louis.
1st Vice President, H. J. Holm, Chicago.
2nd. Vice President, I. W. Pierson, Chicago.
Gen. Sec'y., Nettie M. Huff, Kansas City.
Treasurer, C. A. Faust, Chicago.

Committee on Arrangements.

Walter L. Read, Chairman, Chicago.
J. F. Fish, Chicago.
Wm. Bachrach, Chicago.
Otis L. Trenary, Kenosha, Wis.
A. R. Brown, Chicago.
H. J. Holm, Chicago.

Officers 1915.

President, J. F. Fish, Chicago, Ill.
1st Vice Pres., James C. Reed, Whitewater, Wis.
2nd Vice Pres., Miss E. M. Johnston, Elyria, O.
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Board of Trustees.

R. H. Peck, St. Louis, 1 yr.
Wm. Bachrach, Chicago, 2 yrs.
M. H. Lockyear, Evansville, 3 yrs.

J. F. Fish responded happily, saying many good things about commercial education, and the work of our Federation. Bro. Fish knows how to put over a mighty good talk, and always has something to say that hits the bulls eye.

The preliminaries being over, Committeeman Reed gracefully turned the convention over to Pres. R. H. Peck, who received a spontaneous ovation. There is something singularly winning about this big, brainy, enthusiastic and very human man. With the physique of a champion heavy-weight, and the sunny heart of a boy, and the sweep of a strong sure mind, he is a good card to draw to, when there is a big job to be done. The world lost a great revivalist when Peck went into the school business, and if he ever should take to religion, we are all going to learn that there is a God of Israel and Billy Sunday would better look to his laurels.

To meet certain exigencies of the program, the President's Address, had been put off till Tuesday, so without further preliminaries, Mr. Samuel P. Capin, expert in higher education, and Assistant U. S. Commissioner of Education, was introduced. Commissioner Claxton had been slated for this address, but on account of the sudden illness of his wife, was unable to appear. I think this is the first occasion in the history of commercial education, when this great branch of useful training has been officially recognized by the government, although it is on record that in 1896. Commissioner Wm. T. Harris talked briefly before the business teachers' section of the N. E. A. at Washington. The present administration, however, has so far recognized the growing importance of business education that it has asked Congress for an appropriation to support a division of the Bureau of Education which shall be especially devoted to this work. To inform the Federation of this movement, and get its co-operation, had been the purpose of Commissioner Claxton's address, on the theme, "The Increasing Importance of Commercial Education in the United States." Assistant Commissioner Capin proved a worthy substitute for his chief. He is a typical specimen of the keen-minded, scholarly New England Educator. Moreover, he is a young, warm blooded, rather handsome, very neat in dress, simple in manner and wears his carefully groomed whiskers in the latest university style. His message was worthy of the messenger, being replete with new statistics, entertainingly presented and logically arranged.

His matter was presented under three heads, (1) The great change in educational values during the present generation, (2) The further changes probable, (3) How the commercial schools and Bureau of Education may work to-

gether. His statistics were impressive. For instance, in 1893, there were, all told, 100,000 pupils in the commercial schools of the United States, nearly all in business colleges. In 1913 there were 160,000 in the private schools and 190,000 in the high school or an increase of 250% in two decades. Mr.Capin's faculty of seeing the things of this world in the large, is indicated by his significant observation that in the Eighteenth Century, the mental world was led by preachers; in the Nineteenth, by lawyers, and in the Twentieth, by business men. The present war is a war about business. In the coincidence of the great European war with the completion of the Panama Canal, Mr. Capin sees great possibilities for the pre-eminence of American commerce, and an unprecedented demand for adequate commercial education. He closed with a strong appeal to commercial teachers for direct aid in helping to get the needed appropriation for the proposed commercial education division of his Bureau. Mr. Capin's fine address evoked great enthusiasm, and at once, he was tendered a vote of thanks and appreciation, and a resolution, offered by Sherwin Cody, for a committee to work for the appropriation was enthusiastically carried.

Later this committee was appointed. It is as follows: H. E. V. Porter, Jamestown, N. Y.; Wm. Bachrach, Chicago; C. P. Zaner, Columbus; Sherwin Cody, Chicago; J. E. Gill, Trenton, N. J.

The Work of Tuesday

The morning program opened with the deferred President's Address. We all knew that we were to get something good, and it came, hot off the bat—no reading—strong, pungent, and from start to finish, eloquent of forceful common sense and high-mindedness, and glowing with contagious enthusiasm. It was more sermon than oration, but devoid of cant or mushy sentiment. I may sum it up, best perhaps, by saying that it was a call to the very hearts of us to help make the Federation what it ought to be, a great power in the land for the cause of useful education.

Mr. Peck made two specific recommendations of great importance, which, by changes in the constitution, were later put into effect. The first of these was the establishment of a Central Board of Trustees, who, in the interim of meetings, should have complete control of the general financial and other affairs of the Federation, with "power to act." This Board consists of four members, one to be chosen each year, and an additional member in the person of the Federation president. Later on, this Board was constituted as follows :

J. F. Fish of Chicago, President and ex-officio member.

M. H. Lockyear, Evansville, Ind., three year term.

Wm. Bachrach, Chicago, two year term.

R. H. Peck, St. Louis, one year term.

The second recommendation was the establishment and support of an official organ conducted by the Board of Trustees, which shall

NETTIE M. HUFF, Secretary.

H. J. HOLM, 1st Vice Pres., 1914.

contain all Federation reports, announcements, etc., and shall be issued regularly in the interest of the Federation. This periodical is to be launched at the earliest feasible time by the Board.

The next number on the program was what is known in irreverent circles as a humdinger. Down in staid St. Louis, they have a free lance, weekly publication known as "Reedy's Mirror." It is a scintillation of wit, wisdom and peppy philosophy, as delighting to mental philistines, as it is disturbing to pachydermic respectability. It appears that Reedy is a choice friend of Bro. Peck and Gene Reed, and was thereby induced to appear before us in the flesh (about 280 pounds of it). If you were to meet Reedy on a street car or in a hotel, he is about the last man you would take to be a thinker, especially, a nimble, sparkling, purveyor of mental tabasco. He has three chins, and others in process of incubation, and looks like John Bunny with an upper story added, But you forget all about Reedy's looks when he begins to talk. Only shorthand or the stenotype can report him, for, though he speaks slowly, he turns out bright punchy stuff so fast, that you simply can't keep up with him, and write at the same time. He is a mental volcano charged with Payne fireworks. Not that his output is all red and white fire. There are big hot boulders of solid wisdom that jar you when they fall, and below the popping of the fireworks, you hear the deep diapason of a big generous heart beating for humanity. He appears to be a single taxer and possibly a sort of Fabian socialist, but I shouldn't try to hang a tag on him. He has no use for the disguised burglars of Big Business, nor for parasitic respectability, or that emasculated scholarship, which finds its content in gowns, morter boards and degrees. Some of his gibes at these folk were a little too sweeping, but as he told me, while I was lunching with him afterward, "If I had to stop to mention all the obvious exceptions to my propositions, I shouldn't have time to say anything."

Here's hoping for more of Reedy and I, for one, am going to doll up my alleged mind hereafter before "Reedy's Mirror."

At 4:00 p. m., we were all sorry to learn that our brilliant co-worker, and friend, and former Federation President, Gov. Woodbridge N. Ferris, of Michigan, could not be with us,—cause illness in his family. But there were other good things in President Peck's bag o'tricks to be used in such emergencies. Dr. Frank E. Lakey, of the English High School. Boston, was brought out, for a most interesting and illuminating demonstrative lecture on "Schoolroom Psychology." Dr. Lakey is a specialist on this line, and illustrated by means of charts, some interesting results, of his experiments. He has made a careful study of the genus Boy, and how he functions, but as for girls, he is charry of generalizations. "You can count with some confidence on what a boy will do," said he, "but you never know what a girl is going to do till she does it." Among other interesting facts, Dr. Lakey's charts show that a boy is at his best, mentally and morally at the ages of 11 and 18 and in his daily conduct between 10 and 11 o'clock a. m. Boys, and men as well, are brightest at 11 o'clock p. m.

It has also been found that boy conduct is the worst in March and October, and best in January and June. Dr. Lakey didn't tell us why ; he only gave the results of experimental observatioo, but it occurred to me to remember that March is the season when fish worms begin to limber up, and that October comes right after the watermellon season. Also, the June and January goodness may come from the fact that these are the months, respectively, when so many boys get their halos through the agency of green apples and the breaking of channel ice. Dr. Lakey will, of course, not take these suggestions too seriously. We corn-fed westerners, were mighty glad to have him with us, and sure hope he may come again.

David R. Forgan, one of the big bank presidents of Chicago next came to the platform with a terse address on "What Business Men Want Young Men to Know." With the carefulness of a big man of affairs, Mr. Forgan read what he had to say. He named three paramount things for boys to know and do: (1) To write with ease, a simple, legible hand. (2) To be able to write legible figures rapidly in proper allignment. and to be able to add them rapidly and accurately. (3) To be able to express himself clearly in good English with both tongue and pen. He told of a group of high school boys in Chicago, who had been examined for bank clerkships. They were asked to copy the figures of forty checks, and add them. All failed. None of them had had any arithmetic in school for five years. The speaker sharply criticised the schools for neglecting these matters of prime importance in all business affairs. But he insisted that mere technical training is not enough. A technically trained boy may make a good lieutenant, but it takes education and the power that comes from it to make a general or a field-marshal in business.

Mr. Forgan, who is Scotch, is himself a fine example of the cultured business gentleman. I wish every school superintendent in the country might have heard him.

The Banquet.

In times past, it has been given me to say some rather waspish things about the average convention banquet, and perhaps I have acquired some unsavory reputation as a knocker. I have the conceit to believe, however, that some of my knocks may have brought down some good fruit-or bad fruit, rather-at any rate, our banquets are getting better all the time, and the features that made them the most boresome and dismal form of alleged human entertainment, that I can conceive of, have been gradually dropped. Among other commendable eliminations, are the too late hour of beginning,

C. A. FAUST, Treasurer.

the infliction of speakers, whose vocal apparatus is unsupported by grey matter, the absence of a time limit on such mouth action, and, finally, menus in which quality is subordinated to quantity. The Banquet this year was unexceptionable in all of these features. It began very soon after seven o'clock and it was all over before midnight. The speeches were, with one exception, all brief—not over 5 or 6 minutes—and keen and sparkling with wit, humor, and happy good fellowship. There were just thirteen toasts, (which would indicate that the committee is not superstitious), and all evening the program was enlivened by singing. Printed sheets, with verses from fifty to sixty popular songs, ranging from "America" to "Row, Row, Row" (For the credit of this occasion, I am glad to say, the latter was not sung), had been distributed and the singing was led by a professional entertainer, who was abundantly well qualified for the job. Everybody sang and it was good to hear.

Walt. Reed served as Toast-master, and put it over well, Had he been an experienced post prandialist (which, of course, he is not) he would have made his opening talk just a little shorter, although it was good talk. After that, however, Walter did not forget that he was the faucet and not the molasses, which I may say in passing is a rare quality in a toastmaster.

Dr. Frank H. Wieland, Head of the Welfare and hospital service of Montgomery Ward & Co. was the headliner, and talked on the topic, or *was* to have talked on it,—"Personal Efficiency." As a matter of fact, he did not say much about efficiency, but in a curiously quizical way, somewhat in the manner of a monologist, he strung a lot of witty stories, on a silken cord of delicate humor, pathos and sentiment, in a manner that was really delightful. During his twenty minute talk he kept getting better all the time, and ended with a touching story of self-sacrifice, on the part of a college chum, that was a fitting anti-climax to the light stuff he had started out with.

It would extend this report beyond reasonable limits for me to attempt any detailed mention of all these clever stunts. There were good offerings from such reliable old timers as Uncle Robert and Enos Spencer. Durand W. Springer, now the live wire Secretary of the National Educational Association, J. F. Fish, A. F. Gates, and President Peck. The present scribe and his favorite foil, Enos Spencer, had their usual little scrap with the honors of the fray, fairly divided. Emil Trefzger, in his maiden appearance, did himself proud in a happy tribute to "The Ladies." But it was left for the ladies themselves, Mrs. J. F. Fish, Miss Nettie M. Huff, and Miss Elizabeth Van Sant, to carry off the real honors, with some unique poetical and other skits that fairly brought down the house. Morton MacCormac closed the speaking program with a stirring toast to "The Federation" that sustained his well-won reputation as an artistic talker.

JAMES C. REED, 1st Vice Pres., 1915.

ARRY C. SPILLMAN, New York.

After more singing, the finishing piece was put on in the form of a two-reel moving picture story showing the experiences of a New York stenographer from the time she left the parental roof to start to school until she landed her first job. This show was worked up by Harry Spillman of the Remington Company, and as a combination of entertainment and advertisement, is rather the cleverest thing of its class I have ever seen.

This most successful banquet was held in the Sherman's beautiful Louis XVI room, and over 250 covers were laid. Walt. Reed and the others who planned and helped to carry it out deserve a whole dray load of roses.

Wednesday's Proceedings

Two splendid addresses marked the forenoon session of the Federation.

The first to come was Harry C. Spillman, of the Remington Training and Employment Department of New York, who spoke on the theme "The Sufficient School." Harry Spillman's soul was ripened in the southland, but, with his baby blue eyes and blonde complexion, he looks more like he might have started out in Norway. To begin with he is a born orator, perhaps the only typical one in our organization. If he had stayed in the south, and let his hair grow, no power under Heaven could have kept him from landing in the United States Senate for life. That this did not happen is a great conservation of valuable natural resources. Spillman is not especially original in either manner or matter, but he is convincing, winning, and magnetic, and in the choice of words and in weaving them into charming rhetorical forms, he has the ear and the intuition of a poet. He is also hard to report, because of the very charm of him. Nevertheless he can be epigramatic as well as eloquent. Here are some of his nuggets:

"The sufficien' school is the efficient school."

"Efficiency is on the calling cards of all truant officers who are on the trail of delinquent prophets."

"Efficiency is the process that eliminates waste motion."

"The thing most in need of conservation in this country is not our material resources, but our intellectual resources."

"The man who is losing his enthusiasm has already commenced to die."

"The saddest thing in this country is, that from the kindergarten to the university, we are sending out language paupers."

"Commerce is as old as the race; Cain and Abel were the first merchants, and Noah was the first expert in transportation, and conservator of national resources."

Equally brilliant but vastly different was the logical and illuminating address by Homer S. Pace, of New York, on "Business Efficiency." In my report of the recent Missouri Valley Meeting at Kansas City, I have already called attention to this new star of the first magnitude that has appeared in the sky of commercial education, Mr. Pace is both analytic and farvisioned. Mentally, he combines the microscope and the telescope, and always focuses on the important part of the field.

Efficiency he told us, is a new term, loosely used and insufficiently defined, but the thing itself is as old as the hills. Modern efficiency in business has developed along the line of organization. There is little chance now for the man who would succeed through individual effort. He must work with others and function effectively in the organization, This is not realized as it should be. Neither the teachers nor the students has any just idea of what modern business really is. Business education has not kept up with business. There are but two elements in business, capital and persons.

Efficiency is not to be measured by comparison with what we did yesterday or with what our neighbor is doing. It is to be measured by a standard determined by the expert, who draws his conclusions from scientific tests. The aim of the efficiency expert is co-ordination of all the elements—the bringing into harmonious action the dissimilar units. This requires perspective or a knowledge and comprehension of wholes as well as of parts.

Mr. Pace thinks this is why the country boy gets ahead faster than the city boy. He has been used to co-ordinating all the processes on the farm. He sees the relation of milk products to pasture and breeding: of soils and cultivation, to crops. He carries this habit of thought with him when he enters business and soon becomes valuable. The schools must teach business perspective, not mere processes. The speaker, illustrated his idea by recounting his own experience in a country store, where he had to look after both the buying and the selling, and keep the furnace going between times. He thus learned the business as a whole, whereas the ordinary employee in a city organization, knows only one groove. Some technic like shorthand, typing, and arithmetic may be learned in school, much other technic is best learned in the business itself. The teacher must sort out these, and he must teach the student about capital, and some law, and accounting. But above all he must teach him to know *the relation of what he does to what others do.*

Mr Pace closed by saying that we are passing to a technical understanding of commerce—"The college will survive, the high school will survive; whether the private business school survives, will depend on whether it can render better service."

The foregoing is but a hasty sketch of the many salient points of Mr. Pace's splendid address.

At the afternoon session came another great address by President Edmund J. James, of the University, of Illinois, who discussed "Com-

WALTER L. READ, Chicago,
Chairman Arrangements Committee, 1914.

mercial Education in the Universities." For twenty years or more Dr. James has been the one champion of commercial education among the big university men, of America. This friendship came about through his appointment, along in the early 90's, to the faculty of the then, newly established Wharton School of Commerce at the University of Pennsylvania. He gave an amusing account of his experiences in those days. Also a most valuable sketch of the progress of higher commercial education since. He has a charming offhand manner, very unlike that of the ordinary high-brow type, and he is not above spicing his remarks with a bit of good slang when it comes handy.

Thursday's Program

At the forenoon meeting, W. E. Barthnlomew, State Inspector of Commercial Education, Albany, N. Y., delivered one of the most valuable addresses of the convention, on "The Status of Commercial Education in New York."

Mr. Barthnlomew is another of our younger stars. His account of what has been going on in the Empire State is mighty good material, and state educational authorities who are interested in better things ought to send for a copy of his paper. I regret that I have not room left to report his address more in detail but perhaps Bro. James may find a way of getting it to his readers in complete form.

Prof. Frank M. Leavitt, of the University of Chicago, then talked entertainingly about "Vocational Guidance" on which he is said to be an expert. He aroused some antagonism by making a plea for a one-year commercial course in high schools, and in this position put himself squarely in opposition to the conclusions of Mr. Bartholomew, of New York, who argued strongly for better and stronger courses. Prof. Leavitt impressed me as being somewhat of a doctrinaire, although his talk was very pleasingly delivered, and enlivened with some good humor.

The program was concluded in the afternoon by a very interesting address by Dr. Wm. E. Dudley, chief of the Bureau of Visual Instruction in the University. "Teaching Through the Eye" was his theme. I was called away by some committee business at this time and did not get to hear all of this address, or the short talk which followed it by Mr. Anderson Pace, of the Chicago Chamber of Commerce, who discussed "The Corporation Schools Movement."

The Elections

These were held on Wednesday afternoon, and developed some almost dramatic features. Mr. R. H. Peck had made such a tremendously

Miss Elizabeth Van Sant, Omaha.

Mrs. J. F. Fish, Chicago.

successful president, that quite a number of his well meaning friends tried to get him to break the twenty year tradition of the Federation and accept a second term. To these overtures, however the big St. Louisan was wise enough to turn a deaf ear, but, notwithstanding this, just as the election of president was announced by President Peck, as being in order, Secretary Miss Nettie Huff, of Kansas City, took the floor, and tried to stampede the convention for Mr. Peck, moving for his election by acclamation, Mr. Peck declined however, and C. P. Zaner, E. E. Gaylord, much to his relief seconded his wishes, and advised against this departure from time-honored traditions.

That settled it, and the regular order was called for. Mr. H. M. Holm, of the Gregg School, Chicago, was placed in nomination by Mr. McKinney, of the Englewood High School, of Chicago. Mr. C. P. Zaner in an effective speech named Mr. J. F. Fish, of the Northwestern Business College, of Chicago.

Mr. Fish was chosen by a good majority and Mr. Holm gracefully moved to make the choice unanimous. In response to calls, Mr. Fish feelingly accepted the hour and promised his best endeavors for our cause, and all of us know he will give them, and with success.

For first vice-president, Mr. James Reed, of the Normal School, at Whitewater, Wis., was chosen, and Miss E. M. Johnston, of the Elyria Business College, of Elyria, Ohio, was chosen second vice-president. Miss Nettie Huff, of Kansas City and Chas. A. Faust were respectively re-elected to the offices of Secretary and Treasurer, by enthusiastic acclamation.

A lively little scrimmage developed over the question of the next meeting place.

Detroit was in the field and her claims were ably presented by Messrs Holtsclaw and Howell of the Cass High School, but the Chicago push was too strong, and the big Illinois city won easily.

Finale

It has really been a great convention. On all sides it was readily conceded that the program both in matter and personnel reached the high-water mark. When have we gathered at one meeting such men as President James, Hower S. Pace, William Marion Reedy, David Fargun, W. E. Bartholomew and Dr. Lakey? But for mischance, we should also have had Gov. Ferris and U. S. Commissioner Claxton, but the latter sent an able representative in Dr. Capin.

The Section programs, were also exceptionally strong, including numbers from men like Secretary Springer, Prin. Bradley, of Chicago, Clarence Howell, of Detroit, and many other men and women, of national repute.

The setting and service of the meeting were superb. A better place for such a gathering than the Hotel Sherman could hardly be found anywhere in the country.

Finally, and best of all, everything went off harmoniously. There were no bickerings nor factional strife, nor heart-burnings to mar the good feeling so far as anyone could see or hear The attendance I believe was a little greater than last year. Let us hope it may be still greater next year and that President Fish, and his aids, will do even greater things than have been done by Mr. Peck, Miss Huff, Mr. Reed, and the rest of the matchless organization of boosters to whom we owe the splendid success of the Eighteenth Meeting.

THE BUSINESS SECTION

BY B. S STRINGER, ERIE, PA.

After having had a sleep of a year, the Business Teachers' section of the National Commercial Teachers' Federation was brought to life at Chicago, on December 28th. The resurrection stunt manufactured by Almon F. Gates, of Waterloo, Iowa, brought the institution back to life in splendid shape.

The Business Teachers' section was the only section that had arranged for a program on Monday morning. This being the case, it was largely attended. The principal speech of the morning was that of Samuel McClintock, Educational Director of the LaSalle Extension University, of Chicago, Illinois, on the subject of higher commercial education.

After having heard from several of the men who have formerly taken active parts in the Business Teachers' section, the meeting was adjourned, to call again in the afternoon at two o'clock to hear a splendid practical paper by Mr. Louis Atherton, of Swift & Company, Union Stock Yards, Chicago, Illinois. Mr. Atherton's experience with the hiring of young men makes him well qualified to talk on the subject. "What Is Demanded of the Boy Entering the Business World." We had a vision of the requirements from the business man's point of view.

The rest of the afternoon was used to discuss the subject treated by Mr. Atherton. Mr. Atherton was immediately followed by George Landis Wilson, Efficiency Engineer for Cortez, Wilson & Company. Mr. S. B. Price, Peoria, Illinois; W. L. Read, Chicago, Illinois; W. A. Moulder, Cleveland, Ohio, also gave some interesting points regarding the demands of the boy entering business. The remainder of the afternoon was devoted to general discussion, from which much benefit was derived.

As President Gates is a stickler for punctuality, the meeting on Tuesday morning began on time. Although not all the members of the section were in attendance, a general discussion was engaged in, relating to the teaching of English in a business course. A number of very helpful ideas were advanced.

The remainder of the morning was given over to the subject of the business school graduate in the field of Accountancy, and was treated quite at length and carefully by J. Porter Joplin, C. P. A., President of the American Association of Public Accountants, Chicago, Illinois. The business teachers feel indeed glad

Miss E. M. Johnston, 2nd Vice Pres., 1915.

to have had Mr. Joplin on the program. Mr. Joplin is at the head of an association of the leaders in accounting in the United States. It places the teachers of business subjects in immediate touch with the best ideas there are in the actual business world. The discussion continued by Enos Spencer, C. P. A., Louisville, Kentucky; Edwin E. Jones. Chicago, Illinois; W. S. Asby, Bowling Green, Kentucky; F. S. Wolfe, Chicago, Illinois.

The discussion in the afternoon was started by E. J. O'Connell, Chief Accountant, Hibbard, Spencer, Bartlett & Company, Chicago, Illinois, on the subject of Arithmetic and Rapid Calculation in Business, and gave the teachers to understand that these should be considered no small part of the business course.

The Burroughs Adding Machine Company, through its representative, J. W. McCaslin, gave an interesting demonstration as to how the adding machine can be used for practical purposes in business. The subject of the discussion in connection with the demonstration was "Mechanical Bookkeeping."

Immediately following the demonstration by by Mr. McCaslin, Mr. P. S. Spanger, President of Duff's College, Pittsburg, Pennsylvania, read a paper prepared by one of his teachers. Melvin S. Johnson, relating to the instruction on the adding machine. Further discussion on the same subject was engaged in by Mr. J. Clarence Howell, of Detroit, Michigan.

Wednesday morning, Frank W. Dignan, of the LaSalle Extension University of Chicago, gave an interesting paper on the subject "English, Spelling and Writing in Business." He was very ably followed by Mr. Carl C. Marshall, of Cedar Rapids, Iowa and Miss Lena A. Vogt also of Cedar Rapids.

Mr. J. S. Knox, President of the Knox School of Applied Salesmanship, Cleveland, Ohio, gave one of his inspiring little talks on the subject "Should Salesmanship and Business Efficiency Be a Part of Every Business School's Course of Study?" Following his lecture the following people also touched upon the same subject: H. E. Read, St. Louis, Missouri; F. D. Smith, Cleveland, Ohio; B. F. Williams, Des Moines, Iowa; J. E. George, Enid, Oklahoma.

Mr. J. A. Lyons spoke on the subject of teaching bookkeeping by the theory and individual business practice methods on Thursday morning. The same subject was discussed further by A. T. Scoville, Sterling, Illinois; Harry M. Rowe, Baltimore, Maryland; A. F. Gates, Waerloo, Iowa.

The subject "Teaching Bookkeeping by the Intercommunication and Community Practice Methods" was introduced by Edwin E. Jones, LaSalle Extension University, Chicago, and was discussed further by Enos Spencer, Louisville, Kentucky; E. F. Quintal, Green Bay, Wisconsin; Lloyd E. Goodyear, Cedar Rapids, Iowa.

The final section was begun by G. W. Brown, Kankakee, Illinois. The subject considered was the "Value of Commercial Law to the Business School Graduate." Following Mr. Brown came I. J. Hoff, Warren, Pennsylvania; Morton MacCormac, Chicago, Illinois; W. A. Miller, Chicago, Illinois; J. W. Miller, Beaver Dam, South Dakota.

The last subject to be considered was "A Civil Service Course in Every Business School," by J. W. Jones, Chicago.

It is safe to say that no section in the Federation received so much publication in the public press as did the business section Every one who had anything to do with the work is enthused over the prospects for even a more successful meeting next year at Chicago. Any business teacher in America would profit by his attending the Federation meetings. Even if he cannot attend, he should join the business section so he can get an annual report in which all of the lectures will appear.

Following are the officers elected for the ensuing year: E. E. Jones, Chicago; F. S. Wolfe, Chicago; F. D. Smith, Cleveland; A. F. Gates, Waterloo, Iowa; E. M. Johnston, Elyria, Ohio. Under the management of these officers the next year's meeting, which will be at Chicago, promises to be even better than the one just past.

D. W. SPRINGER, C. P. A., Ann Arbor, Mich.

HIGH SCHOOL SECTION

Chicago, December 28-31, 1914

BY J. L. HOLTSCLAW, DIRECTOR DETROIT, MICH., HIGH SCHOOL OF COMMERCE.

The Chairman of the Executive Committee of the high school section deserves great credit for the fine program prepared. The attendance was large and the keenest of enthusiasm was shown by the members, from Monday P. M. when the president, James Reed, of Whitewater, Wis., State Normal School gave his address, until the last meeting, Thursday when Mr. William B. Towsley, Office Manager, Marshall Field & Co., gave a most exellent address on "Stenographic Education from a Business Man's Viewpoint."

"The Commercial Teacher and his Work," was the subject of the address of James C. Reed, President of the High School Section. He maintained that the work of the commercial teacher in the high school was the nearest an ideal kind of teaching of any presented in the whole field of education. He urged a better preparation for the commercial teacher of the future. The young teacher who does not make a thorough preparation, will be at a serious disadvantage later on. He justified the Normal Schools of the country in taking up the work of training commercial teachers. Such training was needed and the Universities had not met the situation. He insisted that the training given the student who expects to enter the business world should be along broad lines, and advocated the teaching of Salesmanship, Advertising and the Elements of Psychology in the high school.

TUESDAY A. M.

Mr. A. R. Williams, of the State Normal, University, Normal, Ill., read a most interesting paper entitled "Business Arithmetic and its Contents," which was enthusiastically received. Every commercial teacher who was not present at the meeting should read this article in the Federation report.

Mr. D. W. Springer C. P.A. Secretary National Educational Association, followed Mr. Williams, with his paper "High School Bookkeeping; Its Deficiencies." Mr. Springer presented his subject in a way that only D. W. can do, dividing his talk into seven parts, as follows:

1. Bookkeeping and Penmanship should be correllated (D. W. admits there are better penmen than he.) 2. Bookkeeping and Arithmetic should be correllated. 3 Bookkeeping as taught today is not correllated with typewriting, but it should be. 4. The average teacher of bookkeeping has a very limited perspective. 5. The average students coming from school believe they have *the* method of bookkeeping instead of *a* method. 6. The teacher of bookkeeping does not give sufficient drill in the theory, the analysis, or the statistical setting of bookkeeping. 7. There is not sufficient laboratory work in teaching bookkeeping. Mr. Springer's paper was followed by a general discussion in which it was clearly shown that the method of teaching bookkeeping today consists of more than merely teaching the debits and credits.

"Teaching of Accounting", by Prof. F. H. Elwell, University of Wisconsin, was an able address, presented in a forceful manner. He emphasized the responsibility placed upon the teacher when young people are introduced to accounting, and urged the importance of teachers being able to teach without merely following the text and key. He thought it would be an excellent plan to take steps to prevent the employment of those who want positions for the sake of the salary only. He said many university students, graduating with the Degree of B. A. wanted recommendations to teach commercial subjects after one summer term of bookkeeping, one hour each day. No one present could doubt what Prof. Elwell thought of teachers of this type. Prof. Elwell spoke of the important position of the commercial subjects, and said the successful teacher was the one who read the Journal of Accountancy, and other Trade Magazines, and made frequent use of the library.

TUESDAY P. M.

A Joint Meeting of the High School and Shorthand Sections was held and the subject discussed was "Shorthand as a College Entry Requirement." Well prepared papers were read by Roy V. Coffey, Cedar Falls, Iowa; D. W. McMillan, Western High School, Detroit; John D. Bragg, Oak Park, Ill., High School; Miss Rose Rosenthal, High School, Columbia, Mo. It was the opinion of the different speakers that shorthand should receive the same recognition by the universities as other subjects. Statistics presented, showed that thirty-seven universities had responded to a questionaire sent them. Twenty-five of these give credit for shorthand and typewriting, ten do not, and two are undecided.

WEDNESDAY'S MEETING

Guy D. Miller, Head of Commercial Department, Shortridge High School, Indianapolis, read an excellent paper entitled "Some Important Phases of Commercial Education." He placed Typewriting among the important subjects, emphasized the necessity of a Business Practice department and urged a more satisfactory method of grading. He believed an Employment Department should be a part of every commercial school, and that looking after the health of the student would prove a great factor in his success in business life.

"The Present Trend of Business English" by Miss Amy Fox, Township High School, La Grange, Ill., and "The Teaching of Business English," by Miss Celia A. Drew, Joliet, Ill., were papers well worth hearing. Both speakers held the attention of the large audience and there was no doubt left in the minds of those present that if every school had as capable teachers as Misses Fox and Drew, English would play the important part it should in every commercial student's career.

Carl T. Wise, Whitewater, Wisconsin. State Normal School, read a paper on the "Teaching of Typewriting." Mr. Wise had a chart showing the importance of the correct teaching of typewriting and the deficiency of many schools in equipment, and in properly prepared teachers. He urged the importance of the typewriting teachers, having the same qualifications as teachers of other commercial subjects.

The last address on Thursday was a fitting closing for all commercial teachers. The message they received from Mr. Towsley, Office Manager of Marshall Field & Co., was well worth the trip to Chicago. The large Louis XVI room was crowded and Mr. Towsley explained in a quiet, forceful manner the workings of the large establishment which he represented. He told of the school conducted from 8:30 to 9:30 A. M. and 1:45 to 2:45 P. M. each day, by his company for the office help. He said Spelling, English, Writing and Arithmetic were four subjects that every student should master in order to make a success in the business world. Many questions were asked Mr. Towsley and he courteously answered all. He said that in his opinion there

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SIDE LIGHTS ON

COMMERCIAL LAW

P. B. S. PETERS,

Kansas City, Mo.

Director of Business Course Manual Training High School.

(CONTINUED FROM JANUARY)

Jury Trials in Other Countries.

In the ordinary civil courts, in France, cases are tried without juries; the judge decides the questions of fact as well as all questions of law. In criminal cases where the offense committed is a felony, a jury is permitted, but it passes upon the guilt or innocence only of the accused, and the judge determines the punishment; a majority of the jurors may render a verdict. Even in England the absolute right of jury trial is confined to only four classes of civil cases ; libel, slander, and two others. In one year in which over thirty thousand judgments were entered less than eight hundred were tried by jury. In other civilized nations modified forms of trial by jury exist. The first trial by jury in Russia was held August 8, 1886.

JURY TRIAL IN AMERICA.

Like so many of the principles of law in practice in this country, trial by jury was brought to America from England by the early colonists. One of the causes for dissolving the political bonds with the mother country was the denying of the right to a trial by jury in the vicinage, and transporting persons accused of crimes in America to Great Britain for trial. The Constitution of the United States provides that the right of trial by jury shall be preserved, except in cases of impeachment. It does not grant a new right but confirms a right already existing. At common law a jury means twelve men, but a jury of six men in a justice's court or on a coroner's inquest is a lawful jury. In many of the states the verdict in a civil action need not be unanimous, a two-thirds or three-fourths vote being sufficient.

SELECTION OF JURY.

A petit or trial jury is selected by lot and, following the ancient custom, from citizens residing within the jurisdiction of the court. The body of persons composing a jury is called *the panel*, and takes its name from a small oblong piece of parchment on which the list of jurors summoned was returned by the sheriff. With certain exceptions every man is liable to jury service. In the time of war every able bodied man may be called upon to serve his country ; he is likewise required to serve his country by giving a certain amount of his time and ability to the cause of justice. Some of the exceptions, exempting persons from acting as jurymen, are that they must not be less than twenty-one years of age or over the age of sixty-five ; citizens of the state and residents of the county; sober, intelligent, and of good reputation ; must not be a practicing lawyer, doctor, clergyman, school teacher, member of fire department, officer of the court, postmaster, superintendent of a poorhouse, keeper of a ferry, or without visible means of support.

The jury must take an oath to decide without prejudice questions of fact in accordance with the testimony presented, and to report its findings to the judge who presides at the trial, who sees that it is conducted according to law, and who advises the jury as to the law in the case being tried. Bentham, a celebrated English writer on jurisprudence, once cynically inquired: "How should plain men know what is the law when judges cannot tell what it is themselves?"

The right to a trial by jury implies an impartial jury. Through the practice of securing a jury by lot it is believed that an impartial one is secured but additional safeguards are provided for that purpose. The accused has the right to dismiss a certain number without assigning any reason ; certain others may be challenged for good cause, and the court may set aside these he believes have formed a previous opinion about the cause pending—or for any other good reason. Under this procedure it is often difficult to get an intelligent jury, especially in cases of great public moment, and has subjected the method to severe criticism by learned writers and thinkers, but until a better scheme is devised we will have to continue the present plan.

GRAND JURY.

There is also provision in the Constitution that no person shall be held to answer for a capital or other infamous crime unless on presentment or indictment of a grand jury.

A grand jury or jury of indictment, is an informing or accusing tribunal. It meets in secret to determine whether or not there is sufficient evidence to make it advisable to try the accused ; or whether the accusation is a spiteful charge with insufficient grounds upon which to subject the person accused to the hardships of a public trial. This jury hears only the evidence against the accused and, if it is sufficient to warrant a trial, the jury writes on the back of the indictment "a true bill," otherwise the case is dismissed.

An indictment is a formal written accusation charging one or more persons with a crime presented upon oath by a grand jury. The word is said to be derived from the old French word "*inditer*," which signifies to indicate, to show, or point out. Such a jury under the common law consists of not less than twelve or more than twenty-three men. Their verdict need not be unanimous but a certain number may find a true bill, the number necessary being determined by each state.

THE THEORY OF A TRIAL BY JURY.

It has long been the opinion of English speaking people that a certain number of persons taken from the whole body of the common people are the best guardians of public justice. It is believed that all sane men are born into the world with a sense of right and wrong, and of what constitutes justice or injustice; and if the facts relating to a civil or criminal action be submitted to a citizen, however humble, he is as competent to determine what is right and what is wrong as the most learned member of society. It has further been the opinion that within certain limitations every one should have a share in the administering of justice ; that no special class of persons should be permitted to take over its machinery either to the injury or exclusion of any other class, thus preserving a harmonious relationship beneficial to all alike. When we consider the power vested in a jury this statement is significant.

THE POWER OF A JURY.

A jury is clothed with the attributes of sovereignty. In criminal courts it is told that the "accused has put himself upon the country, for trial," so that a jury sitting in judgment may possess the power even of life and death. The jurors decide the case as they see fit, applying the law as the judge explains it or refusing to apply it if they choose. They are responsible to no one for their verdict; they are supreme. The judge sits with the jury; he tries the law while they try the facts. The judge may express his opinion but the jury are in no manner obliged to accept his conclusions; they may even disregard the instructions as to the law in the case and bring in a verdict entirely contrary to the instructions of the court. Of course if that should happen the judge may set the verdict

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LETTERS OF A SCHOOLMASTER TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER SIXTEEN.

To a young man who does not sufficiently value the sacredness of a promise or an obligation. He was a brilliant student in school, but was occasionally guilty of seeking short cuts to his trial balance, or of "bluffing" his way through a recitation for which he had not made thorough preparation. He has given his word to stay with his employer until a certain date, but under the influence of a prospect for higher wages has announced that he is going to leave.

HELPFULVILLE, Feb. 3, 19 .

DEAR HARRY:

Toward the end of the great war of the sixties, the captain of a river steamboat on the lower Missouri once hailed a farmer who had a pile of cordwood for sale, asking "How much a cord?"

"What kind of money?" demanded the farmer.

"Missouri defense bonds."

"Cord for cord," said the owner of the wood.

The ability and willingness to pay an obligation are the two principles on which the great mercantile agencies base their ratings. If ability is unquestioned, but willingness lacking, the rating must show it. If there is not much ability, but persistent sincerity behind the willingness, the facts will show in the rating.

Which of the two would you rather be? I think your best self will say the latter. However, in your case, you should be able to qualify on both counts. You are not being rated by Dun or Bradstreet, but you are nevertheless being surely rated as a business man by those who know you.

I have not much in the way of this world's goods to show, and it is sometimes hard for me to make both ends meet, but I have considerable pride in being able to say that I never left a position to which I could not return if circumstances ever made it desirable that I should return, and please God, that's the record I want to have when I come to my final rating.

When I got your letter of a week ago, I was quite disappointed. I believe you have not sufficiently considered the matter. Your word was given to Mr. Irwin, and, unless he willingly and heartily states that he is willing to have you leave him now, you cannot leave without injuring your business rating. Your record for industry, loyalty and good habits are your capital in the business in which you are engaged. Even if you become a capitalist in the larger sense of the business world, it will be the same. No man who values his commercial rating will allow his drafts and notes which are justly due to go to protest. It would be commercial suicide. Apply this to your own case.

I think the motto of your class was "True blue." My class adopted "Onward ever; backward never." With sorrow I confess that it has not always been onward with me. I can not say there was never a backward movement. Yet I think I did take that old motto somewhat to heart. It was my ideal and I have struggled to be worthy of it. Sometimes I have been happy in the thought that I have wholly failed, usually when some of my boys and girls have written to tell me of their little (or big) triumphs. Your firm has certain talking points to sell goods, but unless there is merit behind these talking points and an effort to "make good" the claims, these talking points will soon fail to move the goods. I think that we who are employed on salaries may well say that our mottoes are our talking point?

As I have said, yours is TRUE BLUE, Drop the quotation mark and make it your own principle. Say it yourself: don't think of it as what the other fellow says. At the close of the Spanish-American war some one printed a picture of our flag and under it printed this statement: "These colors don't run." Blue is a tolerably *fast* color, but does not *run*.

And that reminds me of another story, which I shall quote from a little local paper:

"A small, shiny black boy is working at the laundry. We spied him there the other day and asked if it wasn't a poor ad to keep a boy around that they couldn't get any whiter than that. 'Not a bit,' said the proprietor. 'We keep him here to show we can handle colored goods without fading them.'"

Will your goods fade?

Yours truthfully,

JOHN FAITHFUL.

HIGH SCHOOL SECTION.

(*Continued from page 23*)

was no better way for advancement than through the study and practice of shorthand. He told of a number of the heads of different departments in Marshall Field & Co., now drawing large salaries, who began as stenographers. Mr. Towsley himself, began his career as a stenographer. The High School Section extended a unanimous vote of thanks to Mr. Towsley for giving such a helpful talk to the teachers. Any school should be delighted to have their pupils in such an environment and under the supervision offered by Mr. Towsley and his company.

Mr. Ivan E. Chapman, head of the Commercial Department, Northwestern High School, Detroit, was elected chairman of the High School Section for 1915. The High School Section of the meeting just closed was inspiring in every way. Let us all pull together for a bigger and better meeting in 1915.

THE SHORTHAND ASSOCIATION.

The meeting of the National Shorthand Teachers' Association was remarkable for the breadth and scope of the discussions. Opportunity was presented for the discussion of some of the larger educational and administrative problems and movements of interest to shorthand teachers without neglecting to give due recognition to teaching technique and procedure. President Chas. G. Reigner, Pittsburgh, Pa., in his annual address covered a wide range of material on such matters as professional, pedagogical and technical training of shorthand teachers, the status of shorthand as an accredited subject for college admission, the relative functions of the public and private shorthand department, and the utilization of the results obtained in experimental psychology in its application to the teaching of shorthand and typewriting. Upon motions the President's address was referred to a committee who recommended the appointment of a Standing Committee on the State of Shorthand which is to render a yearly report to the Association covering the various phases of the progress of shorthand, particularly on its professional side. It is directed to co-operate with the U. S. Commissioner of Education in an endeavor to make the statistics with reference to shorthand in his annual report more comprehensive and authoritative; to note and review for the benefit of the members any experimental work in psychology bearing on the pedagogy of shorthand and typewriting; and to pay special attention to any movement looking toward the recognition of shorthand by our higher institutions of learning.

One meeting of the shorthand section was given over to a joint session with the High

(*Continued on page 28*)

CHAS. G. REIGNER, Pres., 1914, Pittsburgh.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

EFFICIENCY

The greatest educational need of today it to give our young people a larger vision of life. But how is the student going to get this vision unless the teacher gets it first? We need to be broad minded and open minded. After visiting every great city in the world, the late Bishop Fowler said, "America is my alphabet, the world is my textbook." He was broad-minded. He had a world vision. How many of us might be obliged to say, "My county is my alphabet, my state is my textbook." Too many of us have a limited vision. Many of us are only slightly acquainted with the industrial life and industrial possibilities of our own state. Too many teachers devote too much attention to books in proportion to the time they devote to studying human life and business needs. A teacher must know business needs in order to enable him to train young people most effectively and in order to be able to give them the proper vision of life. In fact, each commercial teacher should devote some time every year, if at all possible, working for some business concern in order to keep in close touch with business life and business needs.

A prominent business college man once told me that no prospective student ever came to his school and asked him what kind of a faculty he had or what kind of an education he would get. On the other hand, the prospective student usually asks just two questions. "How much will it cost, or rather, how little will it cost, and how soon can I get through?" Rapidity and not efficiency is the ambition of the average student, because he lacks a vision of the possibilities of life.

Our young people do not realize the needs of business life. They do not prepare to help solve the big business problems. The result is, the country is filled with low-priced people while there is a great demand for highly efficient men and women. A majority of the young men of the country have an idea that the way to succeed in business is to learn by experience. Unfortunately for these young people, experience based upon ignorance results in failure. Experience based upon limited knowledge is worth from five to fifteen dollars a week, while experience based upon definite, workable knowledge is unlimited in its possibilities.

Why do our young people feel that the only way to get business knowledge is by experience? Because our whole educational system from the kindergarten to the university has practically ignored business and never given our students to understand that they must have a definite business training in order to make a success in life. The objective of our educational system is culture rather than efficiency. Much of our instruction is theoretical and not practical. Many of our boys and girls cannot see the connection between the theory as taught in school and their practical lives, so they drop out of school. Fifty per cent of our students leave school at the end of the sixth grade, unable to read the newspapers intelligently, and the consequent economic loss to the nation is estimated at two hundred and fifty billion dollars. This appalling waste must be stopped. Eight per cent. of the boys of the country leave school at the end of the eighth grade, absolutely unprepared for business life, and at the age of twenty-two they are making $10.00 a week, while at the age of thirty-two they are making only $10.20 a week. While the young men who finish technical courses are, at the age of thirty-two making $43.00 a week. Only seven per cent. of the students who enter school finish the high school, and at the age of fifty, ninety-seven men out of every one hundred have no money. If we figure causes by their effects, and that is the only logical way to figure, we must say that our public school system as conducted in the immediate past has been between ninety-three and ninety-seven per cent. a failure. Consequently we are a nation of business guessers instead of business getters.

Every pound of steel that is made, is made according to certain definite specifications. It must possess a certain percent of phosphorous, silica, magnesia, and sulphur. When we become as careful with our human specifications as we are now with our steel specifications, human efficiency will increase by leaps and bounds.

The purpose of the public schools of the country should be so to train our young people that they will be able to render to themselves and to society the greatest possible service. Herbert Spencer said the first aim of education should be to help an individual to make a living. But that seems to be almost the last aim. Culture and efficiency must go hand in hand. Culture without efficiency is robbery. It is taking a student's time and money under false pretences. The student may not know any better, but the schools should. The apparent aim of a cultural education is to fit a man for professional life. But it does not do that. No education fits a man for life unless it teaches him how to deal successfully with human nature. On the other hand professional life is not a big part of our national life, as only six million people are engaged in the professions.

The factory that produces an unworkable, impracticable or inefficient machine is an object of pity and ridicule. The institution that turns out students who are incompetent, inefficient and untrained to do any one thing efficiently ought to be held up to ridicule. Poverty is not a calamity but a national crime. Yet some of our theoretical and purely cultural educators decry the idea of teaching a student how to do such a sordid thing as make a living. The papers have just carried the report that two hundred and fifty thousand people in Chicago were depending on charity.

Impractical education may be a beatiful theory to a college president who is supported by endowment, but it is a great misfortune for the poor fellow who has not sufficient practical training to support himself during the entire year. Every American should be so trained that he can accomplish the maximum of results the easiest possible way.

MR. WRIGHT

WHEELING, W. VA., 12 18-14.

Mr. C. P. Zaner, Editor
THE BUSINESS EDUCATOR,
Columbus, Ohio.

Dear Sir :—Permit me to express my sincere appreciation of the high character of THE BUSINESS EDUCATOR and of its very practical helpfulness and suggestions. It appeals to me as abounding in concrete truths and illustrations.

At different times I have been much impressed and interested by articles by various contributors, but never more so than by the series on "Accounting" by Ralph Wright, of Irvington, N. J., High School. These are so vigorous, clear and direct as to make even the mathematically stupid interested and fascinated. Such a system is not only rational and comprehensible to the business student, but it gives an intelligent synopsis or picture of the business.

Very respectfully yours,
I. E. WILLIAMS.
High School.

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

Number Six

TEACHING THE SPECIAL BOOKS OF ENTRY

It would seem that the most logical way to present to the student a knowledge of the use of the Cash Book, Sales Book, and Purchase Book in an elementary set is to begin from the most primitive or simplest form of recording transactions and gradually work upward to the more complex forms finally reaching a stage where the student can create or design for himself or herself a special book of entry for almost any occasion that may present itself. In order to do this the evolution of these books should be traced and taught.

These special journals did not exist at the time of the dawn of the history of accounting. The double-entry Journal was designed to record financial transactions in chronological order. This book alone carried the burden of all transactions. Soon the burden grew too severe and the proportions of the Journal became exceedingly voluminous. The work of posting became fatiguing, and the liability to err owing to monotonous repetition became great. How to relieve the burden of the Journal in these two features became the question?

Just about this time it was noticed that cash items as receipts and expenditures were the most numerous. Why not rule special columns on the debit and credit sides of the Journal for cash receipts and payments and place these items in such columns? All that was then required was to post the footings to the debit and credit sides of the Cash Account in the Ledger. This system saved posting many items. Nevertheless the proportions of the Journal were not reduced. It contained as many entries as before. Then it was noticed that the debit side of the Cash Account contained in the explanation column the names of the accounts credited for those cash debits, and on the credit side, the names of the accounts debited for those cash credits. Why not make our entries directly to the Cash Account since it contains all the information necessary, and we can post to the other accounts affected by the cash debits and credits? So the Cash Account was taken from the ledger and enlarged to a special book, and an extra column added for details. The Cash Book then is simply the Cash Account taken bodily from the ledger and given the dignity of a separate binding. Thus the simplest form of Cash Book came into existence. The result of this improvement was to eliminate from the Journal all the cash transactions. This, of course, reduced the proportion of the Journal considerably.

It was also noticed that the sales items were the next most numerous and that the purchases nearly equalled the sales. Why not, in order to save posting, place on the debit side of the Journal a special column for purchases and on the credit side one for sales? In these enter the amounts of the purchase and sales transactions. Each purchase need not be posted individually to the debit of Purchase Account in the Ledger, but just the footing of that column at the end of the month, or other accounting period. With the Sales, a similar procedure is followed, except that it would be the inverse of the purchases. This would save much posting, and the result would be the same. The personal accounts with debtors and creditors should be posted daily in order to keep the balance ready for immediate reference. If the Merchandise Account (which is now obsolete) is kept instead of Purchases and Sales Accounts, the footing of the Purchase column in the Journal would be posted to the debit of the Merchandise Account and that of Sales to the credit. This system again relieved the posting of the Journal, but still the bulk of this book was too great. Why not place in separate bindings these Purchase and Sales records as was done with Cash, and thus make separate books of them? This was done and thus the Purchase Book and Sales Book came into existence. The Journal was now relieved of all cash transactions, all purchase transactions, and all sales transactions. In fact the entries made in the Journal were mainly the opening and closing entries and a few transactions in regard to promissory notes.

These books satisfied the requirements of an ordinary business, but any concern that did considerable business found that the Ledger, which up to this time had been but a single book, was being crowded with one class of accounts known as Customers' Accounts. Why not in order to relieve this congestion, take from the General Ledger all of the Customers' Accounts and bind in a separate book entitled "Sales Ledger" or "Customers' Ledger?" The next set of accounts that were perhaps most numerous were personal accounts with creditors. Why not take these creditors' accounts and place them in a separate ledger entitled "Purchase Ledger" or "Creditors' Ledger"? This was done, and the General Ledger then contained no personal accounts except that of the proprietor or Capital Account. This relieved the proportions of the General Ledger, but it did not reduce the labor and size of the Trial Balance. The balance of every personal account, whether receivable or payable, had to be consulted before a trial balance could be ascertained. Instead of listing all of these personal accounts separately in a Trial Balance, those in the Sales Ledger were added together and the total balance due from customers thus obtained was placed on the debit side of the Trial Balance under the caption, "Accounts Receivable." Those in the creditors' ledger were added together and the total amount thus due to creditors was placed on the credit side of the Trial Balance under the caption, "Accounts Payable."

What had now been done in order to obtain the total amount due from customers and the amount due to creditors could also be done so that we would have in the General Ledger two accounts which would give us these totals without our having to refer to the separate ledgers for them. This could be accomplished by establishing in the General Ledger two accounts, one of which would represent or control the Sales Ledger; the other the Purchase Ledger. Accounts Receivable, which is sometimes known as "Customers' Controlling Account," should be debited for the footing of the Sales Book, as this is the total amount for which the customers should have been debited as individuals in the Customers' Ledger. Thus the total debits as shown by the Sales Ledger is also shown by "Accounts Receivable" generally. It follows logically that if the controlling account is debited for the amounts with which the personal accounts are debited, naturally, the controlling account must be credited for any payments made by customers, as they individually would be credited for them; but if we credit a customer on the debit side of the Cash Book for his individual payment we must also credit Accounts Receivable for the same amount. This would necessitate two postings, and the liability of error is greatly increased. As long as we have already established special columns to answer various purposes, why not put a special column on the debit page of the Cash book and head this column "Accounts Receivable," "Sales Ledger" or "Customers' Controlling Account"? In it we would simply extend the payments by customers and instead of posting each payment twice would post the individual accounts to the Sales Ledger and the total of this column would go to the credit of the controlling account, namely, Accounts Receivable in the General Ledger. Thus the controlling Account will represent the amount due from customers, and in order to take a Trial Balance, we need not then consult the Customers' Ledger at all. If many payments are made by notes we could establish a special column in the Journal under the caption, "Accounts Receivable," etc., and post the total to credit of the controlling account while the individual accounts extending this column would be posted to their separate accounts in the Customers' Ledger.

The process in regard to the Creditors' Ledger and its controlling account is practically the same. Usually the name of the controlling account for the Creditors' Ledger is "Accounts Payable." The rule in regard to both controlling accounts is that, whatever you do (debit or credit) with the personal account, you must likewise do (debit or credit) with the controlling account. Thus all of the individual accounts in the Purchase Book are posted to the credit, and the footing of the Purchase Book goes to the credit of Accounts Payable, or whatever caption the controlling account may possess. When payments are made to creditors they are debited individually on the credit side of the Cash Book. The footing of a special column which holds these payments goes to the debit of Accounts Payable. This special column may be headed Accounts Payable, Creditors' Controlling Account, etc. Thus we find that the balance of Accounts Receivable in the General Ledger is the total of all the individual balances of customers in the Sales Ledger; and that the balance of Accounts Payable is equal to all of the credit balances of creditors in the Purchase Ledger. It will readily be seen that a Trial Balance can now be taken from the General Ledger without consulting the separate Ledgers which contains all the personal accounts.

It was thus through the relieving of the Ledger from the personal accounts, and the establishing of the controlling accounts that special columns came to be introduced into the special books of entry. We have now traced the evolution from the Journal step by step up to the special books of entry and the first introduction of specialized columns in these special books of entry. Of course, I have only mentioned those special columns for controlling accounts. Usually there are other special columns for labor saving, such as Expense on the credit side of the Cash Book; and, on the debit side, perhaps one for Notes Receivable, Interest and Discount; besides, of course, the general column. This development once started can be carried on in many different ways and to any extent which meets the requirements of a particular business.

It would seem, as I stated in the first paragraph, that the logical way to teach the special books of entry would be to trace their evolution from the simplest form as I have tried to do briefly in this article. Yet this is not always followed by some of our best textbooks. Many of them do not trace such development at all, but simply jump from a Journal directly to a simple form of Cash Book, Sales Book and Purchase Book. Others teach from the very start the Cash, Sales and Purchase Books together with the Journal, and thus save considerable time. The text I am using in my classes at the present time follows this last method. I was really surprised that this system worked out as well as it did. It would seem to me that an ideal system which would meet all requirements would start with the simplest form of Bookkeeping, namely: Single Entry; pass from that to Double Entry, where all transactions are set forth in the Journal, which book gradually develops columns for cash purchase and sales transactions; these in turn develop into special books of entry; and these later de-

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INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

Commercial Law
VI

Three kinds of written contracts, Bills of Exchange (drafts) Promissory Notes, and Checks (cheques),are called Negotiable Instruments.

A Negotiable Instrument is first of all a written contract. As such it is subject to the law governing all contracts. There must be competent parties, and sufficient consideration. The peculiar character of a negotiable instrument appears only when it is "negotiated," or sold to a third party. This third party, or any subsequent holder, has certain rights against (a) the maker, and (b) the endorsers. The law of negotiable instruments relates to these rights.

RIGHTS AGAINST THE MAKER.

In the hands of a "bona fide holder for value" a negotiable instrument is not subject to certain defenses which might be set up against an action on the part of the payee. Some of these defenses are as follows :

(1) Failure of consideration. The note or check may have been given with the understanding that it was not to be used except under certain circumstance; or it might have been secured by fraud or misrepresentation.

(2) The set-off or counter-claim. If the person giving the note has money due him from the payee, he could of course deduct this amount from the value of the note when he pays it.

A bona fide holder is one who buys the paper for a sufficient consideration, in the ordinary course of business, before maturity, and without notice or knowledge of any defenses. In the hands of such a holder, a note, draft or check may be collected, even though in the hands of the payee it could not be collected, for the reasons stated above.

It should be noted that one who is not a bona fide holder (that is, who secures the note after maturity, or without consideration, or who takes it knowing that there are certain defenses against the payee,) is in as favorable a position as the payee, and can collect the note if the payee could collect, or such part of it as the payee could collect.

RIGHTS AGAINST ENDORSERS

An endorser is one who has "endorsed" a negotiable instrument by writing his name on the back. (Look up the word "Endorse" in the dictionary, and note the etymology.) Usually he is the seller of the paper, either the payee, or a subsequent holder; but he may be one who endorses in order to lend his credit to the maker or holder.

Endorsement is not necessary to pass title to paper which reads "Pay to bearer," or "Pay to (name of payee) or bearer"; although endorsement in such cases is often required by the purchaser. In case the paper reads, "Pay to the order of", or "Pay to (name of payee) or order,"endorsement is necessary to pass the title to the paper.

The endorser may, if he wishes, limit the payee, by writing above his signature such words as these: "Pay to the order of(name of purchaser)"or "pay to (name of purchaser)". In the first case, the paper will not be good unless endorsed by the person named; and in the second case it can not be negotiated (i. e., sold with the rights of negotiable paper,) by the purchaser.

If the endorser wishes to indicate that he will pay the note if the maker does not, and wishes also to relieve the holder from the necessity of taking the steps discussed in the next paper, he writes above his name the words, "Protest waived." If, on the other hand, he wishes to escape liability on the paper, he writes above his name the words, "Without Recourse."

W. A. HADLEY, Chicago.

THE SHORTHAND ASSOCIATION.

(*Continued from page 25*)

School section in which the whole subject of shorthand as a college entry requirement was thoroughly discussed. The scheduled speakers were R. V. Coffey, Cedar Falls, Iowa; J. D. Bragg, Oak Park, Ill.; D. W. McMillen, Detroit Mich., and Miss Rose Rosenthal, Columbia, Mo. It was shown that the great majority of state universities now accept shorthand in their list of accredited subjects. Upon motion a committee was appointed to collate the material presented in order to bring it effectively to the attention of college and university authorities.

One of the most important contributions was on the subject of "Training the Shorthand Teacher," by Miss Minnie F. Dean, teacher of stenography in the University School of Commerce, Athens, Ohio. Miss Dean in her paper considered the history of teacher training, urged the importance of applying accepted educational principles to the teaching of shorthand, noted the institutions which have undertaken the specific work of imparting pedagogical training to prospective shorthand teachers, and stressed the importance of professional study and practice teaching.

Mr. W. A. Hadley, Lake View High School, Chicago, spoke on "Psychology as Applied to the Teaching of Shorthand and Typewriting." After developing certain fundamental psychological principles, Mr. Hadley devoted the major part of his paper to a review of "The Psychology of Skill; with Special Reference to its Acquisition in Typewriting," by Dr. W. F. Book, being the report of a psychological experiment on typewriting carried on in the laboratories of Clark University and the University of Montana; Mr. Hadley explained the essential features of the "Learning Curve" as developed by Dr. Book, and showed how apparent stages of arrested development and progress were actually necessary to the co-ordination of the lower orders of habits upon which subsequent progress must be built.

The limits of this report will not permit a review of the other papers, among which were, "The Commercial School Graduate of Ten Years Ago Versus the Finished Product of Today," E. E. Vantine, Detroit, Mich.; "What the Stenographer Should Know Besides Mere Book Learning," D. D. Mueller, Cincinnati, Ohio; "How to Arouse and Maintain Interest in Typewriting," Mrs. Clara L. McDaniel, Cedar Rapids, Iowa; "How to Develop the Average Commercial Student into the Most Efficient Product," Miss A. R. Campbell, Cincinnati, Ohio; "Shorthand Frauds", Frederick J. Rose, Chicago; "Typewriting and the Employer's Standard of Efficiency," Miss C. H. Smith, L. C. Smith Typewriter Co., Chicago; "How to Improve the General Education of Our Students," W. C. Cornell, Battle Creek, Mich.; "Uses and Abuses of the Blackboard in Shorthand Teaching in Theory and in Dictation," by Miss Swanhild Hummeland, Maywood, Ill., and Miss Annette M. Page, Lincoln, Nebr.; "The Bridge Connecting the Schoolroom with the Business Office," H. M. Munford, Chicago.

The officers for the ensuing year are; President, E. E Magoon, Ferris Institute, Big Rapids, Mich.; Vice President, Miss Minnie F. Dean, Ohio University School of Commerce, Athens, Ohio; Miss Mary E. Cherry, Findlay, Ohio, re-elected Secretary; Representative on General Executive Committee, Chas. G. Reigner, Pittsburgh, Pa.

Gregg Shorthand in Columbia University

Columbia University in the City of New York offered a course in elementary Gregg Shorthand beginning with the second half-year, February 3. A large number of teachers have enrolled for the work. The classes are in charge of Mr. Frederick R. Beygrau, Director of the Department of Stenography of the School of Journalism, Columbia University.

In addition to the foregoing course, a class in Gregg Shorthand and in methods of instruction is conducted by Mr. John Robert Gregg, author of the System, on Saturdays of each week. The classes are held in the School of Journalism Building.

Columbia University is the largest university in America—possibly in the world—as it is reported that the enrollment for the present year will be the largest in its history, exceeding 15,000 students.

THE FUNDAMENTALS OF

ADVERTISING

M. W. CASSMORE,

Seattle, Wn.

COMPETITION.

Advertising is a form of natural waste. In a universe whose laws include friction, decay and combustion forms of waste seem unavoidable. The intelligence of man has succeeded in reducing some mechanical forms of waste to a minimum. Only as we succeed in removing the obstacles to our merchandising plan and making it easy for people to act upon the stimuli we give them, can we reduce the waste incident to advertising.

The idea that business is a warfare and that we must wage combat with our competitors has been costly beyond computation. Instead of engaging in conflict with competitors, business should rather be a series of forced marches to see how far we can keep ahead of them. The moment we begin to claim the same merit as our competitors, making our claims more emphatic and strident, at that moment we create expense and waste.

Waste in advertising results from several causes. One frequent reason is the pugnacious disposition of the man in charge; another is that the conception and plan of the business are not fundamentally right. Lack of attention is not productive of great waste for such advertising usually ceases shortly because the firm cannot support it.

Meeting competition face to face, front to front in a fighting attitude is always expensive and nearly always unnecessary and wrong.

An examination of the elements ot competition may disclose an economy.

The status of a commodity is affected by the standards of each producer of the commodity. If a maker of shaving cream puts out an inferior article, a prejudice is aroused against all articlas of the same class. One poor school in a locality destroys many prospects for all the good schools. Further, the poor school usually offers its product at lower cost and so establishes a "price-paying" custom difficult to change. Competition of this kind we may classify as destructive. Competition on the other hand, which aims at greater utility of the commodity is truly constructive. When through trade associations or conventions the methods and products of an industry are benefitted, then competition becomes a matter of selecting a special field or market and adapting the product to a particulai use.

If all competitors are good schools, it will be expensive to make a public impression of superiority. It will be economical to analyze the market and select certain classes to whom to appeal; or to offer a specialized preparation for certain kinds of employment.

If competitors are inefficient schools, the problem is more complicated. In general, advertising policies should be such as the competitor has not followed nor is likely to follow or think of. The inexpensive plan of meeting such competition is to organize the school upon a plan fundamentally different. Perhaps "individual instruction," that most elastic term, is used as an advertising point. You cannot offset it by offering more or greater "individual instruction." Then do something entirely different, which will imply this feature. In some cases, a "Starters Department under the personal continual charge of, etc," will have the desired effect.

Competition may be based upon price, quality and usefulness. The only legitimate price argument for the school is to maintain that the volume of business enables them to make lower prices than the small school. This is, however, a hazardous policy.

Quality deals with appearance, style, durability, purity, finish, etc. To meet competition upon a quality basis requires a greater amount of educational advertising than to meet it upon any other basis—and educational advertising is always expensive. Millions of dollars have been spent upon quality advertising for food products and still the majority of buyers do not read the label upon which the proportion of adulterants is given.

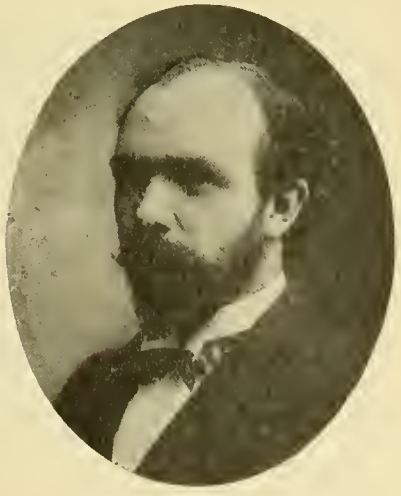
Quality school advertising gives views and information concerning the elegance of furnishings, selectness of location, etc. A school sbould be clean, well lighted and comfortable, but in the nature of things, expenditures beyond this for fine furniture will be wasted money. Make your competitive effort on usefulness. The school which can prove greater usefulness will win over the finely furnished school.

As to classes, competition is actual, substitute or progressive. It is common for the school man to state that he has no competition. This fallacy has been responsible for many mercantile failures. Every school has competition, not only because of other schools, but because the clothing store, the ball game, the "movie" the immediate opportunity of employment are all bidding for the prospect's time and money.

If two schools are claiming to produce the same result in the same way, or in a way which the public cannot distinguish, they are in actual competition. This is expensive for both institutions.

If their methods differ, results being the same, the competition may be said to be substitute. It should be kept in mind that a substitute may be superior to the article displaced. For instance, the vacuum cleaner is in substitute competition with the broom and the sweeper. If a school can show superior methods, and a superior result, it becomes both a substitute and a progressive competitor.

It will be found that, in certain disdricts, some schools have a much higher standing than elsewhere. If this territory is invaded, competition will be intense. The belligrence of human nature often leads us to plunge in here "to put a crimp" in the other fellow. This is always expensive. Nobody can get them all anyway. It will be economical to select some other territory and develop that before seeking to cover all districts. Of course, if enrollments are gained as a result of combative competition, this expensive method can only be corrected by an ordered sales campaign.



SHERMAN CODY, Chicago.

NEWS NOTES AND NOTICES

We wish again to call the attention of our young artistic friends, as well as the attention of those not young in years, who love the beautiful in pen art, to the splendid lesson-illustrations by Mr. E. L. Brown, in this and the following number. The one is a post card design, especially appropriate and timely for engrossers and pen workers, and the other is a full page design combing flourishing, lettering, and pen drawings. This will appeal alike to old and young, who admire the artistic and skillful when combined by a master hand, such as Mr. Brown commands year in and year out. No one can fully appreciate the technical value of these illustrations unless he has at some time or other dabbled a little in pen drawing, lettering or flourishing. The way in which Mr. Brown combines these practical and decorative qualities is as charming to behold, as it is difficult to duplicate. "Done up brown" is an especially trite saying as applied to the work of E. L.

From the President of the Board of Trustees, and our long time friend and expert on questioned handwriting, Mr. W. J. Kingsley, we recently received an invitation to be present upon the occasion of the formal opening of the New Nutley, N. J., Free Public Library Building, the 12th of December. We are glad thus to learn that Mr. Kingsley is recognized at home as well as abroad. He began his professional career in the Shenandoah, Iowa, Normal School, later on going to the Western Normal at Lincoln, Nebr. He then became associated with Daniel T. Ames of the Penman's Art Journal of New York City, taking up expert handwriting as a profession, which he is following with distinguished success.

Mr. H. G. Kidd of Marion, Ohio, formerly of Santa Barbara, Calif., and Wheeling, W. Va., is now principal of the commercial department of the Wheeler Business College of Birmingham, Ala.

We recently received from the principal of Brown's Business College, De Kalk, Ill., Mr. Mathias Dirkes, a copy of their catalog which is indeed a superb publication, issued in the interests of the G. W. Brown chain of schools, numbering, if we mistake not, about a baker's dozen. This catalog is printed in two colors, orange and black, and attractively illustrated, and of course tersely and convincingly written. The penman in the De Kalb School, Mr. E. F. Edel, writes a good hand, having been started on the road to good writing by Mr. F. A. Krupp, while attending the Southern Minnesota University at Austin, Minn. Later on he attended the Zanerian.

The title of the catalog is illuminated and heavily embossed and printed with red and green on a mottled ground which makes an harmonious color combination.

J. Edwards Waite, who formerly owned the Hazleton, Pa., Business College, is now President of the Shamokin, Pa., Business College, T. D. Krum being associated with him. Mr. Waite is an excellent school man and we have reason to believe that he will make of the Shamokin School, an institution creditable alike to the city, the profession and himself. We have known Mr. Waite for a number of years and have always found him to be a genial gentleman with whom it is a pleasure to do business.

We note from the Public Press that Mr. W. E. Keen, Principal of the High School Commercial Department, West Palm Beach, Florida, has been elected Secretary of LAKE WORTH CHAPTER, R. A. M., and that he has also been elected Secretary of the Gus' Baths Corporation. This would indicate that Mr. Keen believes in doing business as well as in teaching business.

Miss Grace Beattie, of Newark, N. J., has been elected to fill a recent vacancy in the Drake College of that city. Miss Beattie is a graduate of that school.

The Berkshire Business College at Pittsfield, Mass., is to have Miss M. Gertrude Willey, of Keokuk, Ia., as a shorthand teacher this year.

H. G. Kidd, of Marion, Ohio, has been engaged to teach the Wheeler Business College, Birmingham, Alabama.

L. Standard Willis is a new teacher in the Technical High School at Fall River, Mass. Mr. Willis was formerly of New Jersey.

S. E. Gott is the new principal of the commercial department of the High School at Cairo, Illinois. Mr. Gott comes from Evansville, Ind.

Miss A. May Conklin has been teaching, since September, in the Oswego, N. Y., High School.

The West High School at Des Moines, Ia., is fortunate in having Miss Jane L. Ackles, of Rifle, Colo., for a teacher of English and Commercial branches.

Miss S. Ada Rice, of Woodbury, N. J., has recently received an appointment to teach commercial branches in the Haddonfield, N. J., High School.

E. J. Neighorn, recently employed at Bad Axe, Mich., is now engaged as commercial teacher in the High School at Poplar Bluff, Mo.

Miss Julia Allen, a recent graduate of the Bowling Green, Ky., Business University, and now teaching in the Drake Business College, Passaic, N. J., is to teach during the coming year in the Edmondson School of Business, Chattanooga, Tenn.

The Central Business College, Colorado Springs, Colo., loses J. M. Nutter, who goes to Hastings, Nebraska, where he has been chosen to teach commercial branches in the High School.

J. W. Miller of Springfield, Mo., and C. W. Chamberlin of Grand Forks, North Dakota, have been engaged for the coming year in the Mankato Commercial College, Mankato, Minn.

A. E. Downing, formerly with Pott's Business College, Pasadena, Calif., is now commercial teacher in the Montebello, Calif., High School. We wish Mr. Downing much success in his new position.

C. C. Jenkins, of the Browne's Business College, Brooklyn, N. Y., sent us a roll of specimens out of which twenty-three measured up to the BUSINESS EDUCATOR Certificate standard. This speaks well for the institution and the penmanship teacher.

T. W. Ovens recently purchased the Southern Alberta Business College, Medicine Hat, Alberta, Can., and the institution is now known as The National Commercial College. Mr. Ovens is also proprietor of the State Business College, Lewiston, Mont.

Edwin A. Walton, for the past three years Advertising Manager of the Timken Companies, has accepted the appointment as Advertising Manager of the Burroughs Adding Machine Company, Detroit, Mich.

"Kearney" is the title of a beautiful calendar issued by and in the interest of the State Normal School. We are indebted to our friend and former student, Mr. J. A. Stryker, for the artistic creation.

"The Polly High" published in the interests of the Polytechnic High School, Los Angeles, Calif., occasionally reaches our desk and is probably the finest journal of its kind published. It is certainly a creditable publication, and requires almost a liberal education to issue it.

Advertising literature has been received from the following: Knox School of Salesmanship and Business Efficiency, Cleveland, Ohio; Rasmussen Practical Business School, St. Paul, Minn.; B. H. Spencer, Paterson, New Jersey; Spencerian Business College, Milwaukee, Wis.; Spencerian School, Cleveland, Ohio.

ADVERTISING LITERATURE.

One of the finest catalogs of the year comes from one of the best schools of our profession, the Spencerian, Cleveland, Ohio. The catalog is attractively illustrated with exterior and interior views of the school building. Each phase of work and each department of the school are completely illustrated and tersely described. In design, illustration and typography it is one of the finest pieces of advertising literature we have ever examined. It is bound in white flexible cardboard with embossed title in gold.

A beautiful calendar has been received from Helena, Mont., Business College.

"The Builders of a Commercial Empire" is the title of a very interesting pamphlet containing a report of the exercises celebrating the Fiftieth anniversary of the Spencerian Business College, Milwaukee, Wis., and in honor of the founder who was president and who delivered the salutation, Mr. Robert C. Spencer, the most universally beloved man in our profession, and being probably the oldest. The principal address was delivered by William George Bruce, having himself been a pupil of the Institution nearly fifty years ago.

Ross F. George, Seattle, Wash., the Sho-Card Man, issues a splendid catalog in the interests of his many show-card specialties. Mr. Gordon, whose work recently appeared in THE BUSINESS EDUCATOR in the series of lessons by Mr. Lawyer, is associated with Mr. George. The catalog is a splendid illustration of practical show-card art.

Advertising literature has been received from the following: Dubois, Pa., College of Business; Mansfield, Ohio, Business College Record; The Canton-Actual Business College, Canton, O.; Blue Star Publishing Company, 261 Broadway, New York; The Lawrence, Kans., Business College; The Utica, New York, School of Commerce; Houghton Mifflin Company, Boston; King's Business College, Raleigh, N. C.; Gregg School, Chicago; Bowling Green, Ky., Business University; Goodyear-Marshall Publishing Company, Cedar Rapids, Iowa.

COMMERCIAL LAW.

(*Continued from page 24*)

aside and grant a new trial. In a case in Massachusetts a jury found a verdict for $10,000, and the Supreme Court set it aside as being excessive. At the second trial the jury found a verdict for $18,000. Again, the Supreme Court set it aside and remanded the case for a third trial. This time the jury promptly found a verdict for $22,500, and the court abandoned a contest which resulted in a larger verdict with each reversal.

ACCOUNTING.

(*Continued from page 27*)

velop Columnar Forms up to as complex a state as may be required in extensive manufacturing and corporation sets. I know that many teachers will not agree with me; also that in business one will seldom find Journals provided with columns for cash, purchase and sales transactions. I do not mean to imply that they are found in business, but to insist that they should be taught simply as steps to the higher and more modern forms that are in actual use.

The Federation Banquet, Hotel Sherman, Chicago, Dec. 29, '14.

A LESSON ON CAPITAL V

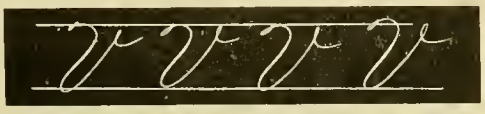
BY J. F. O'HALLERAN

Supervisor of Writing, Waterbury, Conn.

8.50 Ready for writing. Are your pens held correctly? Let us make the indirect ovals two spaces high. I like the way Stanley holds his pen. Are your ovals compact?

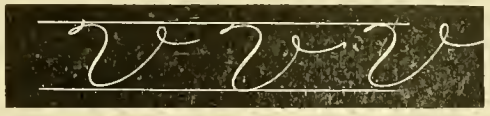
8.52 Make oval one space high. Close them up. Stop! Are your ovals too wide or too narrow? Let us try to improve their shape. Very good movement. Everyone is holding the pen well. I like to see pens held correctly.

8.54 Take your books. Turn to the page that shows the capital V, Who can tell me something about the V? Pearl. "All the lines in it are curved." That's right, it has no straight lines. Write 16 letters on a line. Even spacing.

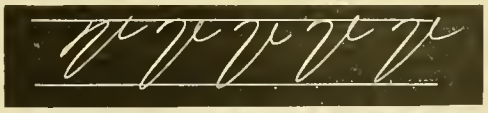


8.56 Keep with count. Dot, overunder, under.

8.57 How many wrote sixteen on a line? Why not? Albert. "I made mine too wide." Why did you make them too wide? I don't know, sir. Who knows why the letters are too wide? Spencer. "I think they are too wide because we used too much circular motion." That is right. Use more of the pulling movement.



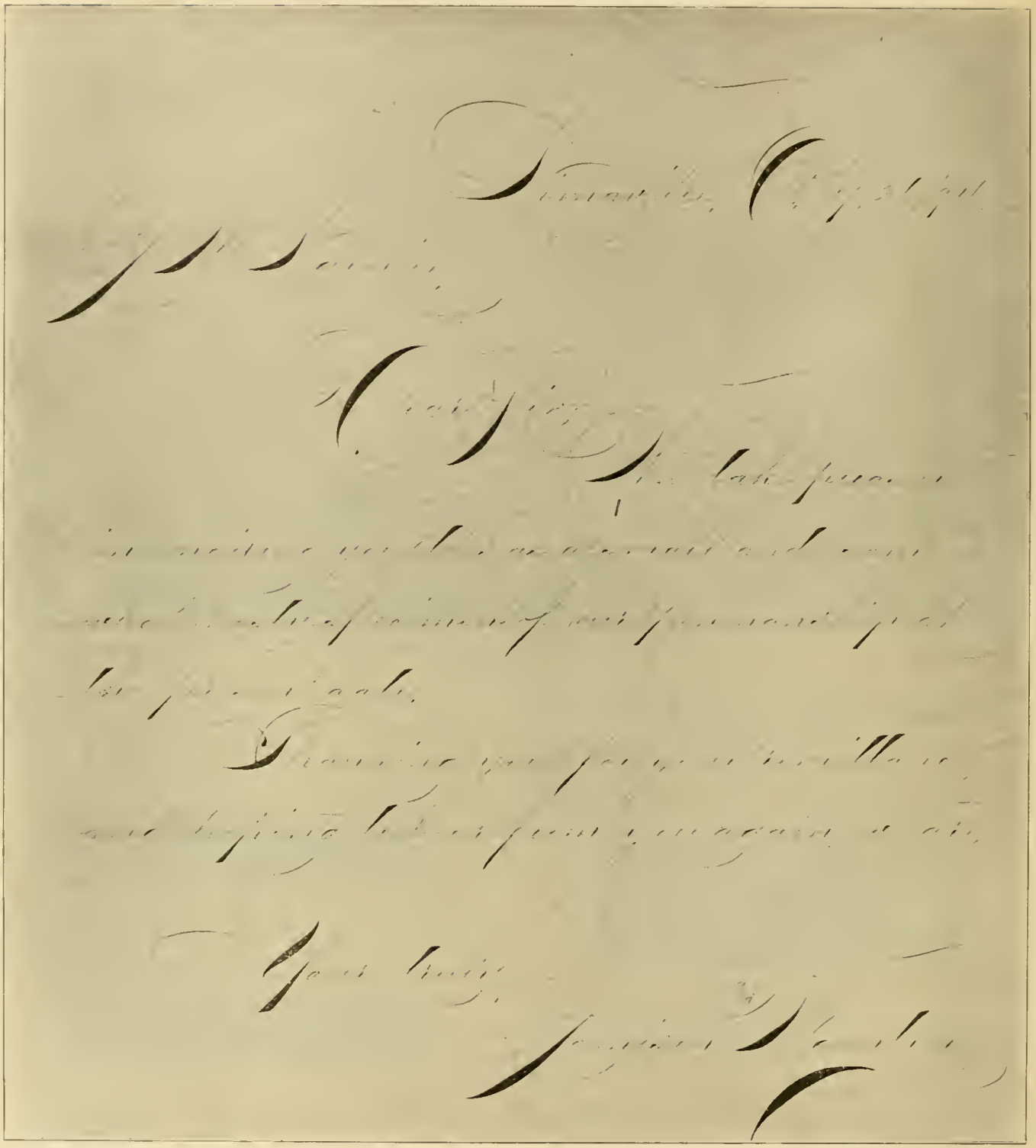
8.59 How many didn't fill the line? Why? We made our letters too narrow. Why? Class in unison, Because we used too much pulling movement. Let's try again.



9.00 Keep on writing. I like your movement. It is even. John sits well. Mary, do you always write lightly? Yes, sir. Glad to hear it.

9.04 You have done pretty well today with the spacing. Tomorrow we will try to improve the shape more. We will write this word five to a line watching the spacing. Every arm moving.

9.09 Let's try to use even spacing in all our written work. Clear your desks. Good bye.



A Specimen Letter written about 1894 by E. W. Bloser and kindly loaned by Prof. J. H. Smith, Atlanta, Ga. Students who are ambitious to excel will do well to critically study this page as it represents the maximum of skill in the art of penmanship, combining to an unusual extent, accuracy, delicacy, freedom and strength.—EDITOR.

Students! Teachers!

Take our Commercial Teachers' Course. Catalog Free. We teach all Commercial Branches. Summer Session. Delightful Climate. Beautiful Scenery. Employment Bureau and Teachers' Agency. School for Teachers. Teachers for Schools. Blanks Free. Penmanship by mail. Write

NIXON BUSINESS COLLEGE, Bristol, Tenn.-Va.

HERE IT IS

The CARD CASE you have been looking for. One that is both stylish and serviceable. Made of the finest leather and will last a life-time. Sent POSTPAID for 85c. This is a bargain as you cannot get this case at retail anywhere for less than $1.25. Order one to-day—if not satisfied money will be refunded. For $1.00 I will send case complete with one dozen of my finest hand-written visiting cards. If you don't know the quality of my cards, send 20c for a sample dozen.

A. P. MEUB, 223 South Sycamore St., Santa Ana, Calif.

Practice Paper 37c. a Ream (500 SHEETS)

THE FAUST SPECIAL RULED

Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

C. A. FAUST, 1024 North Robey St., Chicago.

Ornamental Penmanship

BY

E. A. LUPFER.
Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

MORE QUALITIES WHICH LEAD TO SUCCESS.

Methodical practice will surely succeed. Many have spent a few months on penmanship and have made wonderful progress for the short time, but frequently they stop before they have thoroughly mastered the subject, and as a result, they never accomplish very much. The most successful in any line are those who have spent years at it.

Unless work is done neatly, it is of little value. Observe the little things and persevere.

Frequently people cannot find employment because they are not thoroughly qualified in any one line. Again, there are those who can do skillful work, but are not reliable. Work must be done skillfully and at the time demanded by conditions. When people learn that they can get work done as they want it and at the time desired, one can dispose of his work very readily.

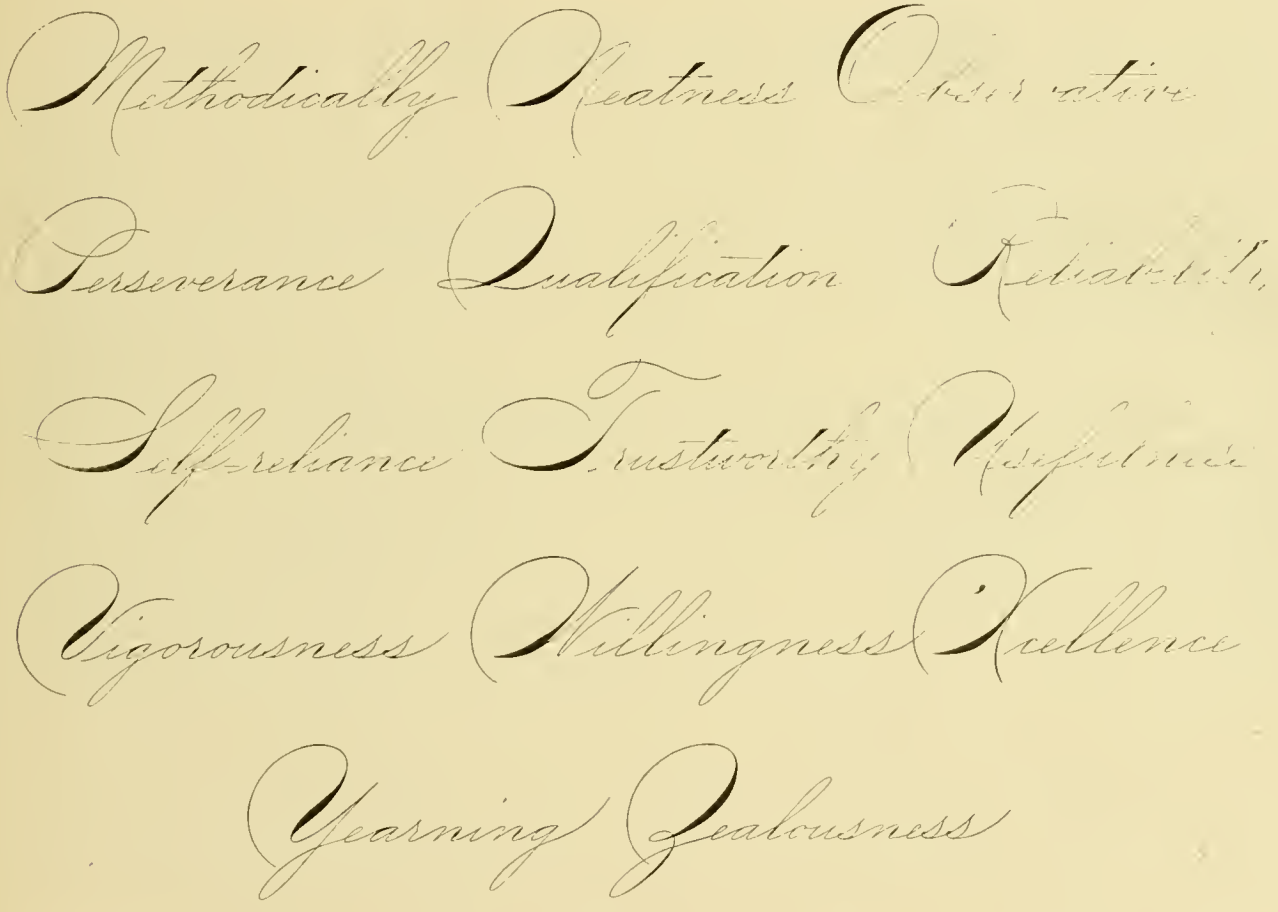
Self-reliance should be cultivated as well as trustworthiness and usefulness. Vigorousness of body and mind should be developed if we expect the hand to do its best.

To be the most successful, we must be willing to meet all conditions—be willing to do the important things first.

Excellence is secured not alone by yearning, but by connecting it with zealous work.

Myra Evelyn
December 11, 1914.

Mr. and Mrs. Ferdinand C. Brofee,
537 West Silver Street,
Butte, Montana.



COMMERCIAL TEACHERS' SCHOOL
NEAR MAMMOTH CAVE
Though one of the largest training schools in this country, it receives annually twice as many calls for its teacher students as it can supply. Get its new literature.
Bowling Green Business University
INC.
Bowling Green, Ky.

NEW FNGLAND ASSOCIATION OF PENMANSHIP SUPERVISORS.

By F. E. Lake, English High School, Boston.

Saturday, January 9th, witnessed the Eleventh Annual Penmanship Beast at Burdett College. Mr. C. A. Burdett welcomed the Association and President E. M. Deering, Biddeford, Maine, responded.

The first paper, by Mrs. Elma Gardiner, Malden, Mass., was replete with suggestion and hint. "In Quest of the Best" was the title.

A surprise came in the talk by Mr. F. W. Martin, who treated matters outside the school room. He believes in mixing and that the power in any city is in the hands of the business men.

The program next called for "Stunts by the Older Boys" and Messrs. L. Faretra, Burdett College, C. W. Jones, Brockton. C. E. Doner and others made the spark fly. Mr. Faretra gave an exhibition of about everything that can be done in penmanship.

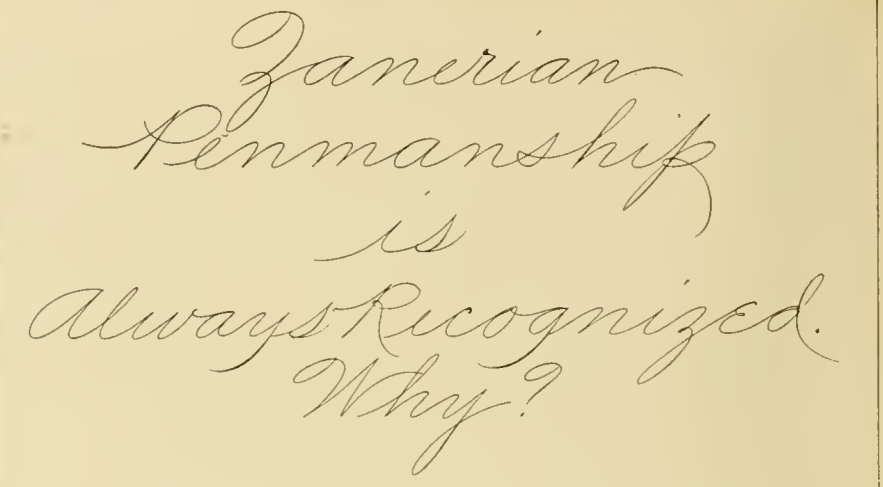
Lunch followed and then Supt. Schools T. Wyman, Whiteman, Mass., spoke on "Some Observations of a Layman." He attributed the success of private schools in penmanship to (1) having a definite aim. (2) instructors able to teach. (3) sufficient time.

A novel paper on "Diseases of Penmanship" by Mr. C. E. Doner, held close attention. Among his remedies were (1) one hour penmanship per week for the four years in High School. (2) care with s, r, d, f. k,, m. n. (3) care with ea, er, bi, wr, wh, gl, or, as (4) blackboard practice. (5) pupils correct each other's papers.

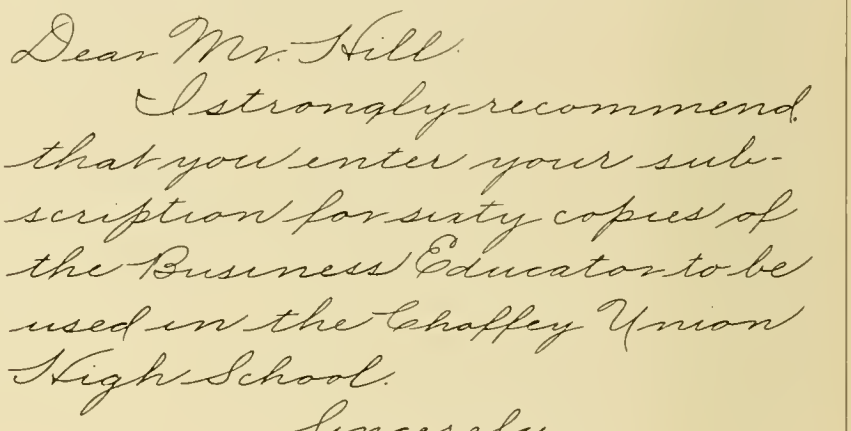
Mr. R. G. Laird, the new Head Master of the Clerical School took charge of the Round Table and something happened every second.

The name of the Association was changed to the New England Association of Penmanship. Teachers and Private School Teachers were admitted to membership. The new officers are President, C. A. Burdett; Vice Pres., Mrs. Elma Gardiner; Sec-Treas. T. A. Walton.

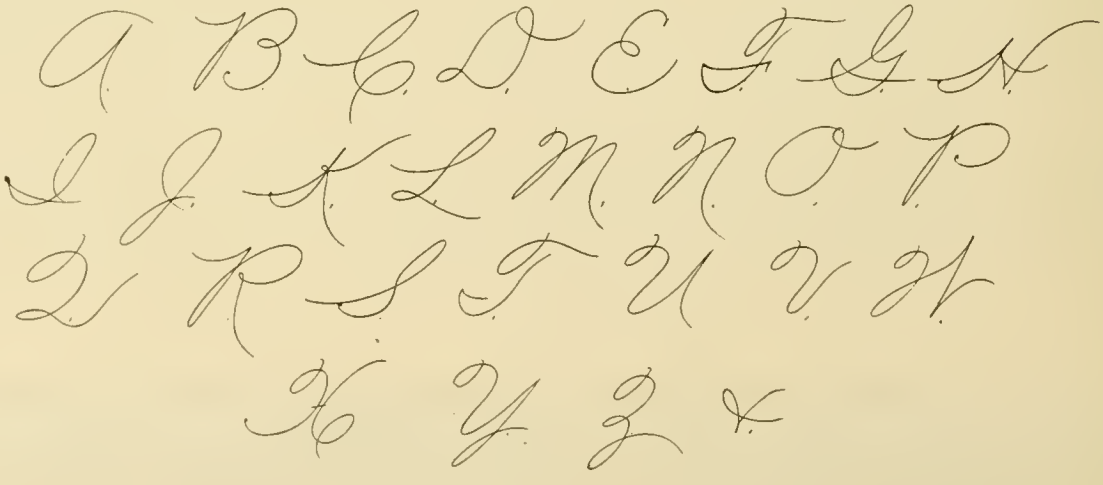
The future of the Association is most promising. Messrs. F. A. and C. A. Burdett were elected honorary members.



By A. P. Meub, Santa Ana, Calif., Penman, Polytechnic High School.



By E. W. Miller, Prin., Commercial Dept., Ontario, Calif. This is not only good writing, but good advice from an experienced teacher.



By G. S. Korrell, Spencer's Business College, Paterson, N. J.

Bowling Green Business University

Founded Sept. 1874.

This Certifies that **Warner C. Brownfield** has completed the regular Course of Study and Practice prescribed in the

Department of Commerce

and upon a proper examination is found Worthy of Graduation and is hereby granted the degree of

Bachelor of Commercial Science

In Testimony Whereof we have affixed our names and the Seal of the Institution this twenty-eighth day of January A. D. 1915, at Bowling Green, Kentucky.

Principal Dept — President

Asst Prin Dept. — Superintendent Dept

This splendid specimen of engrossing is the product of the joint pens of W. E. Dennis and W. A. Baird, Brooklyn, N. Y.

Zaner & Bloser Company

Penmanship Specialists

Offhand engrossing script by the Editor.

Remington.

There has come to our desk the first 1915 issue of Remington Notes. In every way worthy of its predecessors, this issue impresses us as embracing a number of interesting and important features unusual even for Remington Notes.

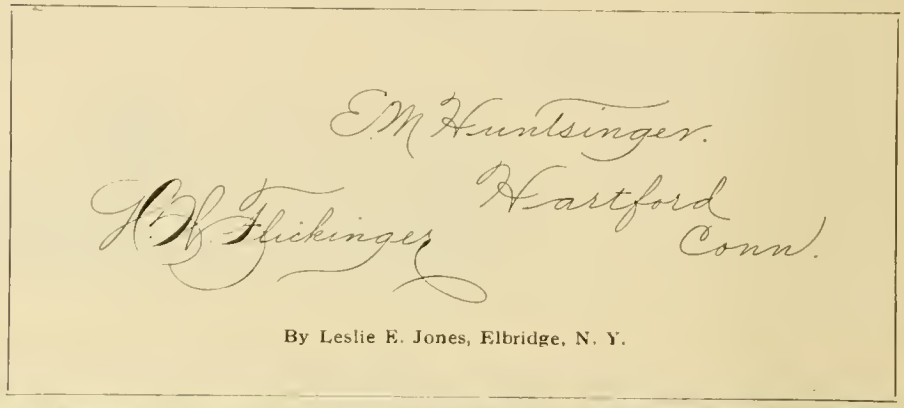
One of the most widely read authors of the country, Dr. Cyrus Townsend Brady, contributes the first feature, which he calls "Confessions of a Dictator." As publicist and author, Dr. Brady's long career has been one of close association with numerous stenographic secretaries, and he therefore speaks in this article in that interesting way which is possible only when a writer is particularly and intimately acquainted with his subject. The article is brimful of kindly though keen criticism and advice. No stenographer or typist should fail to read it.

Another especially interesting article in this number is the one regarding the "Super-Remiogton," which describes the Remington Adding and Subtracting Typewriter as Miss Remington sees it, how it opens a new field of work for her. The timeliness and fitness of this name "Super-Remington" in these days of "supermen", "super-dreadnoughts", etc., however, does not exceed that of a letter which is produced in fac simile. This letter was written from Antwerp, requesting that the writer be placed on Remington Notes mailing list, and arrived at the Remington Typewriter Company's New York office October 9, "The Day Antwerp Fell."

"The Error-Proof Operator" is another exceedingly helpful article for typists. It explains among other things the semi-annual contests held at every Remington office, at which every operator who writes 60 words a minute absolutely without error for fifteen minutes wins a brand new Remington Typewriter.

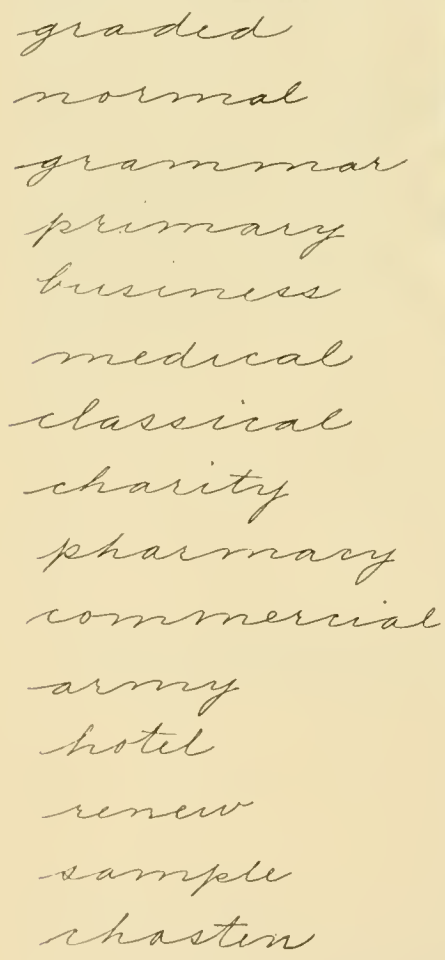
The department of "Practical Points for Typists," is as usual filled with helpful hints and suggestions that will make any typist's work worth more.

Any stenographer and typist whose name is not already on the mailing list can get Remington Notes by addressing the Remington Typewriter Company, 327 Broadway, New York.



By Leslie E. Jones, Elbridge, N. Y.

B. E. certificate winners, Fredonia, Kans., Business College, J. T. Garner, Penmanship Instructor.



Eighth grade spelling by Pauline Smoyer, Miss Josephine Long, Supervisor of Writing, Freeport, Ill. The freedom and delicacy of the original was lost in the engraving.

KELLOGG'S AGENCY recommends teachers and has filled hundreds of high grade positions (up to $5,000) with excellent teachers. Est. 1889. No charge to employers, none for registration. If you need a teacher for any desirable place or know where a teacher may be wanted, address, **B. S. KELLOGG, 31 Union Square, New York.**

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School proprietors desiring to sell, should communicate with us.
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M. S. COLE, SEC'Y MARION, INDIANA

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To a person possessing the ability and push necessary for Manager of the Commercial Department of an old established Eastern school. Students enrolled from Ten States, Spain, Philippines, Cuba and Porto Rico.
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Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.
INSTRUCTORS' ASSOCIATION,
R. E. Cowan, Pres. MARION, IND. M. S. Cole, Sec'y

SCHOOL MANAGER

Young man (married, age 29), who has had six years' experience in the school business, (three years in the public schools of the Middle West, and three years in the private schools of the East), desires position as MANAGER of business college.
Graduate of High School, School of Salesmanship, School of Penmanship, Normal and Business Institute. Has had experience as teacher, solicitor, and assistant manager. Address, **M. B. C., care Business Educator, Columbus, Ohio.**

WANTED

Manuscript for a Commercial Arithmetic, one which will teach the arithmetic required in business.

Address, Publisher,
Care Business Educator, Columbus, O.

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Do you teach the Commercial branches? If not, do you wish to prepare for commercial teaching? If either, it will be to your advantage to have a copy of our summer school bulletin which sets forth the advantages of our special courses in commercial texts and the best methods of teaching them. Over four hundred of our graduates now teaching the commercial subjects in nearly forty states and foreign countries. Copy of bulletin mailed promptly on receipt of postal card request Address
ROCHESTER BUSINESS INSTITUTE ROCHESTER, N. Y.

Western Positions For Commercial Teachers.

In Public Schools, Private Schools, Normal Schools, and Colleges. As Publishers of the annual "Rocky Mountain Teachers' Agency School Directories," of sixteen Western States, we are in touch with nearly all the schools throughout the entire West. ***WRITE US TODAY*** for Free Booklet showing how we place our teachers. Wm. Ruffer, Manager.
The Largest Teachers' Agency in the Rocky Mountain Region.
THE ROCKY MT. TEACHERS' AGENCY
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HIGH SCHOOL POSITIONS IN 25 STATES

This ageney sent high school teachers to twenty-five states during the past few months. One state employed TEN of our teachers. More than one hundred private institutions employed one to three of our people. We have some good openings NOW and many to be filled later. **FREE REGISTRATION.**

CONTINENTAL TEACHERS' AGENCY, Inc.
BOWLING GREEN, KY.

COMING EVENTS CAST THEIR SHADOWS BEFORE

THIS is written January 2. Within a few days we have been asked for teachers for high schools in Minneapolis, Des Moines, Detroit, Milwaukee, and a dozen other smaller cities; also for a widely-known State Normal School, and for some of the best business schools in the country. These early calls are the annual indexes of the seasonal crop. We hope it may be our pleasure to include you this year among those whom we are permitted to help. The widest choice is open to those first is the field. Enrollment free. "No position, no pay," is our motto.
THE NATIONAL COMMERCIAL TEACHERS' AGENCY
(A SPECIALTY BY A SPECIALIST)
E. E. Gaylord, Manager Prospect Hill, Beverly, Mass.

GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

DEGREE MEN IN DEMAND

This is being written on December 29 at Federation Headquarters, Hotel Sherman, Chicago. At this time we are flooded with requests for college men—February and September openings. Here are a few of them: State Normals—$1200, $1300, $1400. High Schools—$1000, $1100, $1200, $1400 to $1600; $1500 to $1700. Commercial and Vocational Specialist, $1800. Business College, $1200. Also openings where college graduates are not required. Certainly it will be to your interest to keep an up-to-date registration in our files. **SUPERIOR SERVICE IS OUR AIM.**
WRITE US TO-DAY.
THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Manager Webster Groves, St. Louis, Mo.

SPECIMENS AND SUBSCRIPTIONS

A bundle of specimens and writing is acknowledged from Mr. R. W. Carr, supervisor of writing in the Middletown, O., Schools. The specimens submitted are from high school students after three months' instruction, two periods per week. Much of the work is very good and some of it is excellent. We hope to show some of it before long in our columns.

A list of twenty subscriptions has been received from C. H. Melchior of the Tri-State Business College, Toledo, Ohio, Mr. Melchior reports a large school, having 640 pupils enrolled.

Sixteen of Mr. C. D. Abbey's students in the Jamestown, N. Y., Business College sent in specimens which were up to our certificate standard, and many more of the students are very close to the standard, indicating that Mr. Abbey is giving them excellent instruction which is being carefully followed.

A. V. Leech of Leech's Actual Business College, Indiana, Pa., sent us some very good specimens from his students, showing that the beginners as well as the students who have been in ths school for some time, are doing splendid work.

From time to time we receive specimens from the pupils of The Elliott Commercial School, Wheeling, W. Va., Stella Conover, penmanship teacher. We nearly always find some of the specimens up to the required standard for a BUSINESS EDUCATOR Certificate. We are now in receipt of specimens among which three measure up to the standard and many more are close. The oval exercise work done by the pupils of this school is exceptionally strong.

A letter written in a high grade business hand is received from R. O. Evans, Walnut, Kansas. Although working on a farm, his penmanship is professional in quality. He is a young man of splendid parts, and is going to succeed when he takes to teaching in earnest, which it is his desire to do.

Mr. J. H. Richter, whose portrait appears above, is the product of the public schools of Pennsylvania and of Connellsville Business College, now being employed in office work at Dawson, Pa. He recently was awarded a B. E. certificate.

Announcing
The Arrival of
Elaine
At The Home of
Mr. and Mrs. R. B. Moore,
Shelby, Ohio,
on
Jan. 13
8½ lbs.

Mr. Albert S. Osborn, handwriting expert, of New York, whose book "Questioned Documents" is announced in THE BUSINESS EDUCATOR, delivered an address before the Cleveland Bar Association on January 2nd at the regular monthly luncheon. The subject of the address was "A Disputed Document in Court." Mr. Osborn's business has taken him as far as Newfounodland and Florida within the last few months, and his story of the attempts and failures of those who seek fortune through forgery is most interesting.

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A simple and untechnical discussion of the psychology of handwriting, and the pedagogical and hygienic problems involved in the teaching of this subject.

60 Cents net. Postpaid.

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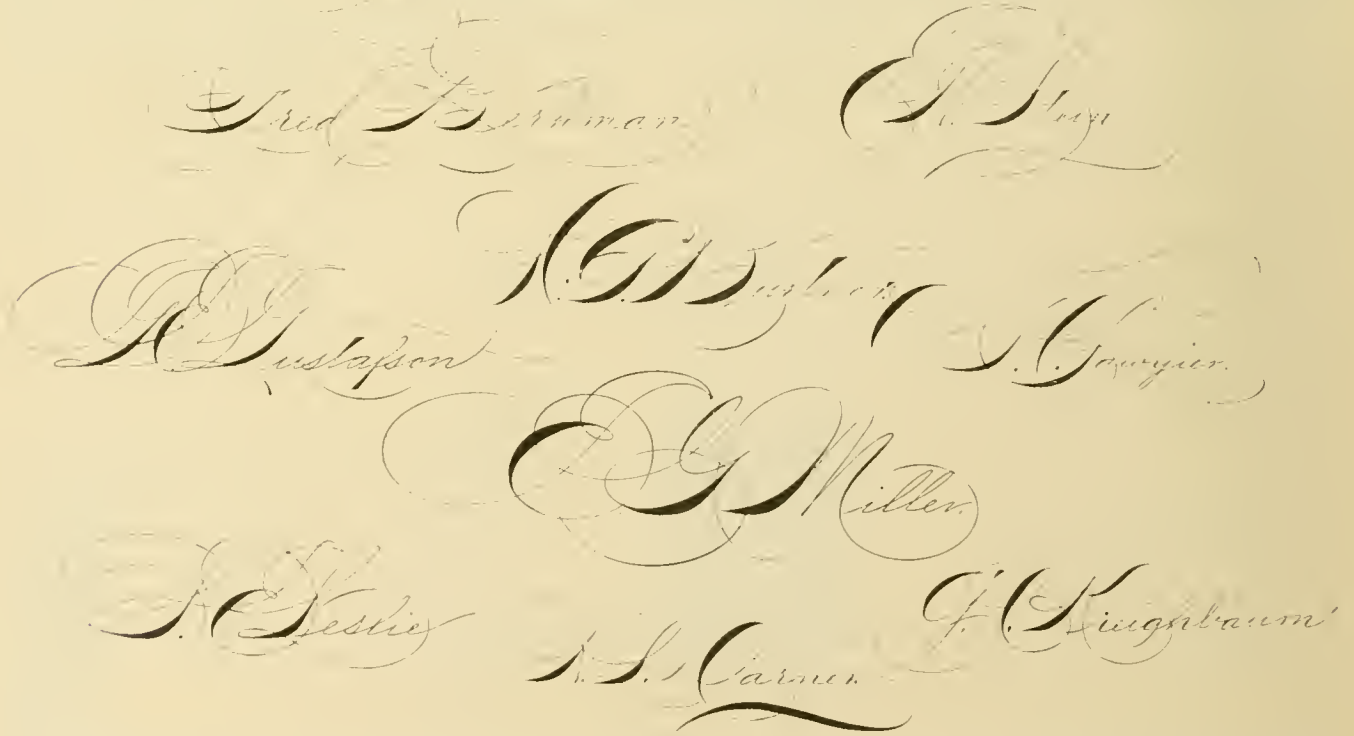
ASK AND ANSWER QUESTIONS THROUGH Q. AND A. DEPARTMENT OF B. E.



Some smoky city signatures. Where is there another city that can do as well. We are open to conviction, but where is there a bunch with the penmanship punch that will convince us. The Pittsburgers are as willing as we are, we take it for granted, to be shown. Collected and contributed by Mr. Berkman.

By James D. Todd, penman, Salt Lake City High School.

KNOWLEDGE

In teaching practical writing means ability to present to the individual student a course best suited to his needs.

The knowledge gained through twenty years experience is expressed in every lesson, every criticism and every course sent from the Courtney School. And every course, every lesson conforms to the supremely high standard which has earned for Mr. Courtney the endorsements of the press and the reputation as America's Finest Penman.

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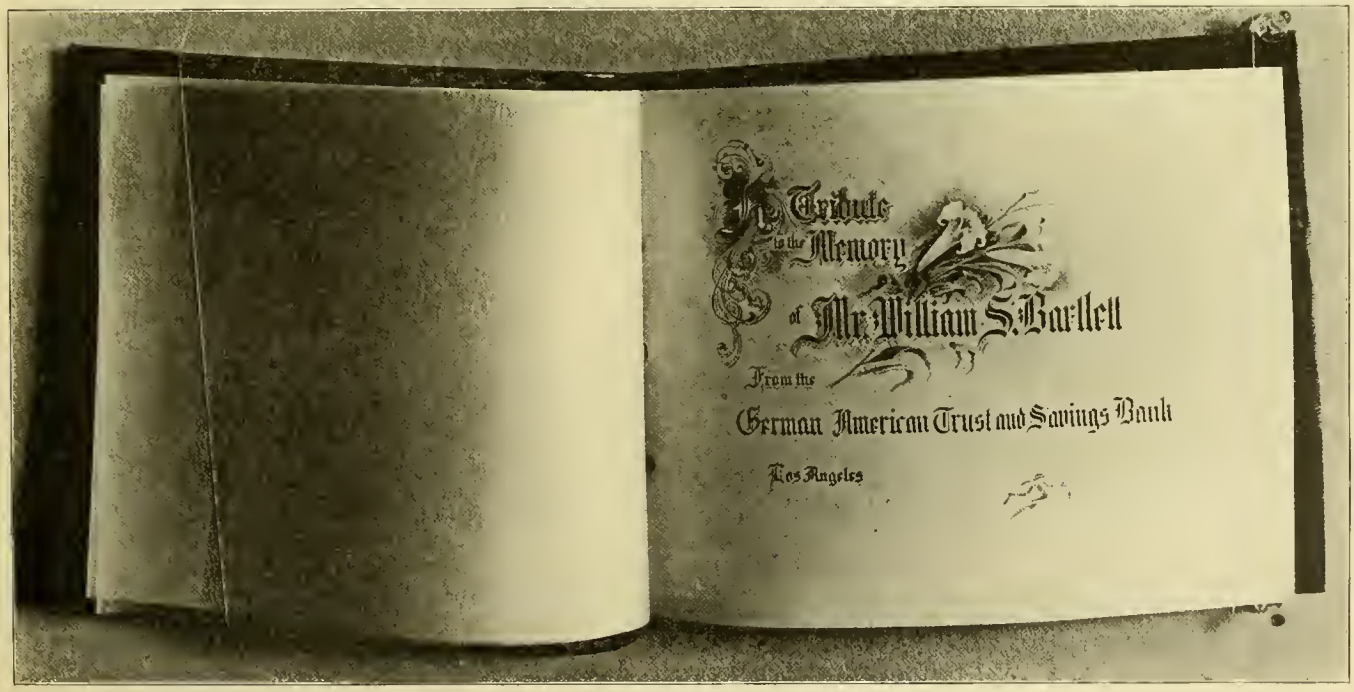
The QUESTION and ANSWER Department is worth looking into for matters pertaining to Penmanship Methods and Practice.



The finished product in engrossing; an album open at the title page. By Coast College of Lettering, Los Angeles, Calif.

EASTERN COMMERCIAL TEACHERS' ASSOCIATION CONVENTION.

New York City, April 1, 2, and 3.

It is hardly possible that the memories of the last annual convention of the Eastern Commercial Teachers Association, which was held in Atlantic City, N. J., have already faded from the minds of all those who were present and it is inconceivable to believe that no impression was made upon the absent teachers by the stories carried home after the convention. The Atlantic City meeting is considered the most successful in the history of the organization and justly so. However, the committee in charge of the preparations for the coming gathering, are planning that the meeting of 1915 shall be without any possible doubt the most memorable that has ever been held by any body of its kind.

The greatest metropolis in America will greet the members of the Eastern Commercial Teachers' Association. New York, with its limitless opportunities for sight-seeing, will be wide open to satisfy the ambitions of those who wish to acquaint themselves with its many institutions and wonders, a knowledge of which is in itself an education. Owing to its extraordinary hotel facilities, the large number of theatres and places of amusement, New York has become the pre-eminent convention city of the world.

Not a teacher in the East should miss attending the coming convention. Not only will the meeting itself exceed any others in interest, but there will be plenty of opportunity of visiting the many colleges, universities and schools of commercial training for which the metropolis is noted.

The hotel accommodations of New York can hardly be equaled.

Rooms can be secured at any price desired without fear of any discomfort or lack of attention. The Hotel McAlpin, which will be the official headquarters of the Association, and at which the convention will be held, is the largest hotel in the world. A visit to the McAlpin alone is full of interest and is of more educational value than years spent in some other direction. The hotels of the vicinity, all within easy reach of the McAlpin, and each of them open to the curious visitor, can reveal more than volumes of books. There are such places as the Waldorf-Astoria, the Knickerbocker, the Biltmore, and the Astor, each of them world-famous.

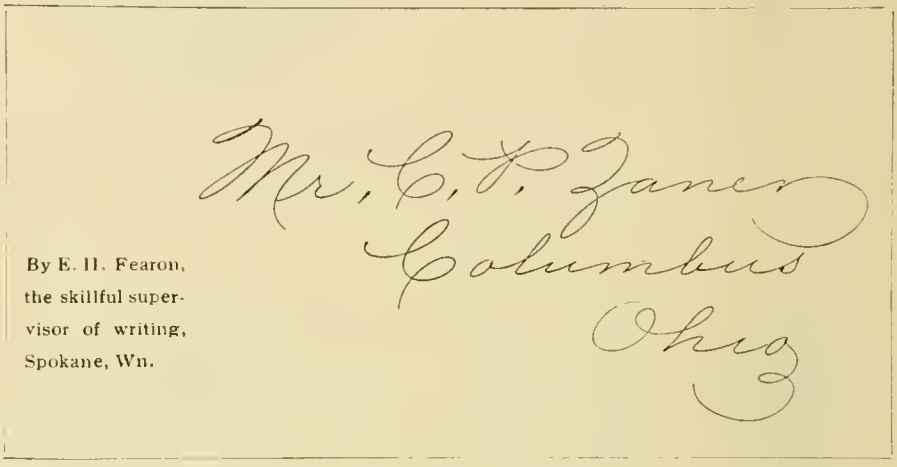
Of vital interest to every teacher will be the opportunity of inspecting the equipment of such places as Columbia College, New York University and the College of the City of New York. Each of these institutions have commercial training departments of the very highest standard. All of the business schools, many of which have national reputations, will be at the disposal of the teachers during their stay in New York.

Not a moment need pass without indulgence in some pleasant recreation, either educational or social. At the theatres, any number of new plays are now running and you will be able to see them as produced by the original companies. New York's magnificent restaurant-ball rooms represent investments of millions of dollars. They represent another form of amusement to the visitor.

The most important feature of the convention this year, will be the Round Table. These will be miniature conventions, where teachers of special subjects can get together and talk over their own individual problems. It won't be necessary for the shorthand teacher to listen to a long paper or discussion as to whether capital stock is a resource or liability, neither will it be necessary for the teacher of expert accountancy to stand by while an argument, as to whether it is advisable to teach initial hooks or final hooks first in the study of stenography, is in session. These Round Tables will be replete with interest.

The meeting in New York City will be a great opportunity for renewing old acquaintances. Nothing will be spared to add to the success that is so certain. Those interested, you ought all to be, should write to either J. E. Fuller, Goldey College, Wilmington, Del., or to D. A. McMillin, Central High School, Newark, N. J.

Further details will be published in the next issue of this journal.



By E. H. Fearon, the skillful supervisor of writing, Spokane, Wn.

By A. J. Karlen, Des Moines, Ia.

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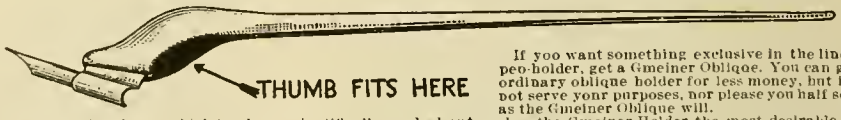
THE OBLIQUE HOLDER WITH AN INDIVIDUALITY.



If you want something exclusive in the line of a pen-holder, get a Gmeiner Oblique. You can get an ordinary oblique holder for less money, but it will not serve your purposes, nor please you half so well as the Gmeiner Oblique will.

The peculiar shape, which has been scientifically worked out, makes the Gmeiner Holder the most desirable. The price in either seven or ten inch lengths is only $1.00, while it will be a source of satisfaction to you for a life-time. Agents wanted.

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We can still begin subscriptions with the September number. Don't miss a number and then regret it as many do each year. Better subscribe now.

Publishers and Advertisers will thank you for mentioning The Business Educator.

ENGRAVER'S OR ENGROSSER'S SCRIPT

By W. A. BAIRD
357 Fulton St.,
Brooklyn, N. Y.

Instructions for Writing Engraver's Script.

One of the first requisites is to use good materials. A good Ledger or Wedding stock paper, Gillott's Principality No. 1 pen, oblique holder and a good quality of ink, one that has body enough to make a good black shade. Zanarian India Ink diluted according to instructions furnished with each bottle, or Chinese or India stick ink ground just black enough to give a deep brown shade, but not black enough to be glossy, will be found to be the best. Other inks, such as Arnold's Japan or Walkdon's Japan are good especially the latter. The Japan inks are sticky and usually do not flow free enough to get the best results, unless one has had some experience in "doctoring" them.

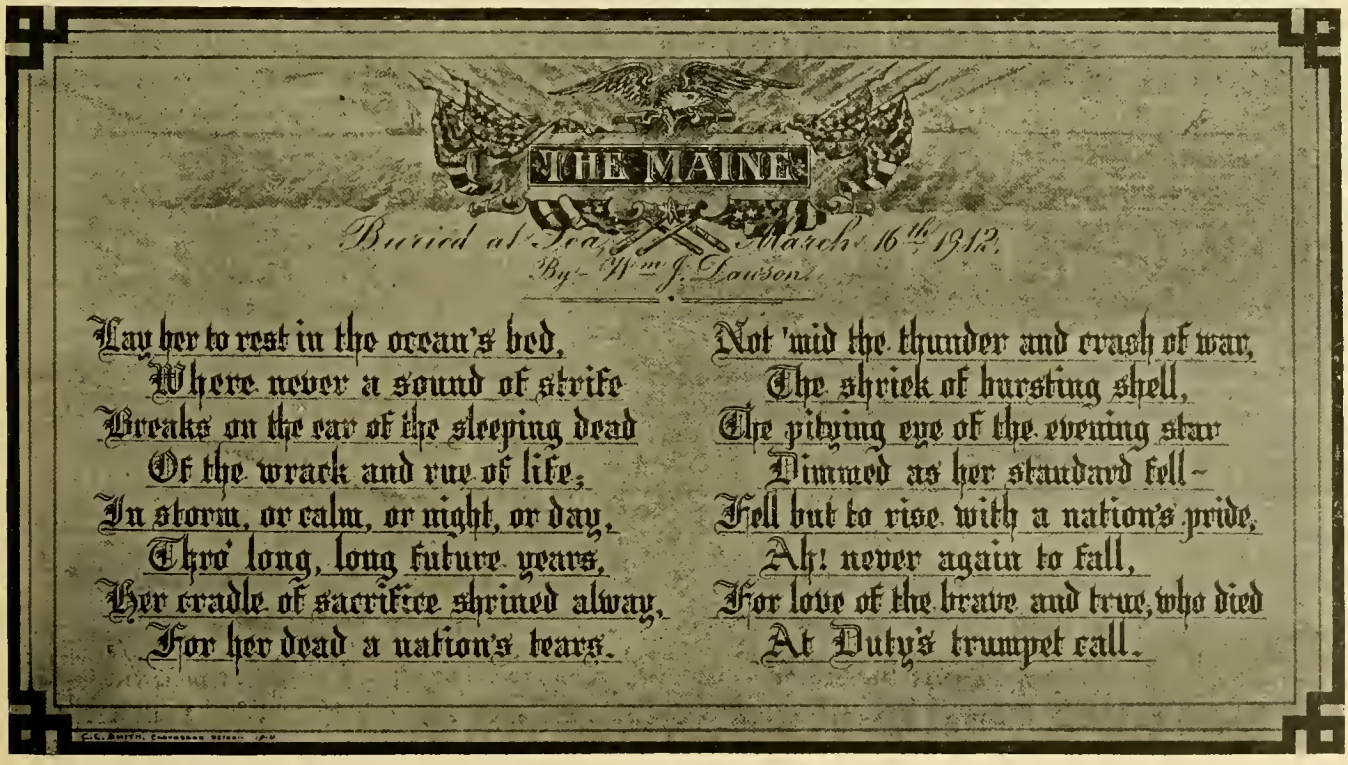
The work should be written about the size shown. It is well at times to write the work much larger, say two or three times the size shown for purposes of form study, but in practice you will find little work written even as large as these copies and most of it much smaller, except where the work is prepared for photo-engraving.

In the first line a method is shown to square the tops of letters without retouching after the work has been written. After the hair-line up stroke has been made draw a horizontal line from left to right as shown in the first two strokes. Start your down stroke on this line and the ink will fill up to it without any retouching on your part. This little stroke can be made so quickly that it apparently takes no time at all. Always raise the pen at the base line, and I have found it helpful to raise it at the top of minimum letters as well, although it is not so necessary. In slow writing there is no advantage to be gained by raising the pen at the top, but when one has acquired sufficient skill to write freely it will be found to be of great advantage as it will be the making of the hair-line, which in turn is the making of script. Watch spacing closely and try to keep turns equal at top and bottom. The down stroke in the ovals o, e, c and other letters which use that principal are no more and no less curving than the down stroke in the i. The only difference is, that i is squared on top while in the o the stroke tapers to a hair-line. The up-stroke in s is usually more slanting than in the other small letters.

You have enough work in this lesson to keep you busy for a month, when other work will follow.

NOTICE: I will avoid as much as possible the use of any rules by which certain letters are made. Rules are well enough so long as you are master of them and not afraid to make exceptions when your better judgment does not agree with them.

common summer course winner communion ns succession coax case number room easier room



By C. L. Smith, Engrosser, Detroit, Mich.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

SOME LIARS I HAVE MET

To paraphrase a well known statement regarding the origin of greatness; Some are born liars, some achieve the art of lying, while others are made liars by the force of circumstances.

The first recorded lie dates back to the time of Adam, whose fragile spine and total absence of the spirit of chivalry and conjugal fidelity made him try to deceive his Creator by laying the blame of the apple episode on his wife. It has always seemed to me that Adam might have told a more plausible lie. He might have said: "Why yes, Lord, I ate the apple, because it was a new variety that I wanted to sample. You know I am a vegetarian and apples are my strong hold." But having no lawyer to show him how to prove an alibi,he could only try to lie out of it, with no success, it seemed, for he was immediately served with a notice of eviction. So according to theology, we, the descendants of Adam and Eve, have to pay for their lack of good judgment, and want of consideration for the interests of posterity, by being compelled to earn our bread, ice cream and cake by the sweat of our faces, unless we are in condition to transfer our labor obligations to the shoulders of the hired man. With what the lazy and shiftless scum of humanity call the curse of labor, came closely linked with it the inheritance of lying, a trait of character which I boldly assert is possessed in a greater or less degree by every human being. For in our daily intercourse with the members of the human family we are all given to lying, either by our tongues, or by our actions. To lie is to deceive, and we deceive when we betray emotions and feelings we do not possess. A smile bestowed on one whom you detest is a lie. A mournful face exhibited at the funeral of one who rendered his only good service to the world by dying, is a lie. A tear to the memory of one who left you a handsome legacy is a lie. If others had not previously made the discovery, I would freely confess that I am something of a liar myself. I remember one evening when my mind was in a state of unwonted serenity because I had staved off several pressing bills and the bank had somewhat grudgingly granted me an extension on my note, I attempted to give expression to my sense of harmonious conditions through the medium of song, and I carroled forth:

"O, strike the lyre, O, strike the lyre." Imagine the shock, physical and mental which I experienced when my wife rose from her chair, laid down her knitting work and walking over to where I sat, administered a ringing blow on the auricular department of my alleged dome of thought. When my breathing apparatus had resumed its normal functions and I somewhat heatedly demanded an explanation of this unseemly conduct, my wife cooly replied: "Why, I heard you shouting, O, strike the liar, and as there were no other liars present, whom should I strike but you?"

I will explain that one of the strong traits of character of my wife is her irrepressible frankness and her fixed determination never to allow me to long cherish the illusion that I am what I am not. I would not like to have her lose this admirable trait of character, and I couldn't if I would.

A rather abstruse question has been raised about lying which I have never known to be satisfactorily answered. When a person says, "I am a liar," is this declaration a truth or a lie? If he is really a liar, then his declaration of being a liar must be untrue, and he is therefore *not* a liar.

My mental equipoise has often been thrown out of balance by friends who had no object to be attained by lying, telling me the frank, unflattering, sometimes brutal truth about my character,conduct and achievements. I once when seeking mental refreshment in a large city, yielded to the temptation to enter a dime museum and inspect the wonders so alluringly lied about in the flaming posters displayed.

Being always on the lookout to discover something out of the ordinary in female charms, my attention was directed to a rather fine looking young woman who sat on a platform gazing with expressionless eyes on the audience before her. Turning to an attendant who was acting as explanatory barker, I asked, "What is there in this young lady that makes her an object of exhibition?" And in deep, sonorous tones, calculated to make me feel that I was in the presence of an intellectual superior, he answered, "This young lady, sir, is a rare specimen of the genus homo, and the only one of her kind now known to exist. She has never been known, sir, to tell a lie, either by speech, actions, conduct or dress. Her face is never powdered nor painted, her hair is never crimped nor dressed up in unnatural ways, she has no pads on her person to conceal deformities or irregularities. She never smiles unless she is pleased. She never displays an interest in anything that she does not feel. When asked for an expression of opinion she gives it frankly without any coloring, evasion or mental reservation. Now to prove this, just ask her a question about yourself and see what kind of a reply she will give you." And in response to this invitation I asked this paragon of rare virtues, "Miss, judging from my appearance, what would be your impression of my character and general ability?" And without a moment's hesitation or change of countenance, she replied: "Well, if you are as big a fool as you look, you will not be likely to startle the world by any of your achievements, unless it be in the line of some collossal folly." And the barker turned to me with a look of triumph and exclaimed, "What did I tell you!" My friends may have their opinion as to how far this fair freak was right, only I would a little rather they would not tell me, as their verdict might have a tendency to check my spiritual growth.

There are liars in all professions and avocations of life, and in this arraignment I make no exceptions. When I hear a minister of the gospel giving expression to the dogma that we can serve God without serving Him through our fellow men, I feel that he is lying.

When I go into a court room to witness an alleged trial in the interests of justice, I find that it is merely a contest between lawyers to see which can tell the most plausible and winning lie.

And the medical profession is duly represented in the membership of the Ananias Club. Who is not familiar with cases that were diagnosed, not by the symptoms, but by the pecuniary condition of the patient? What are doses of dope, given, not to cure, but to humor, but well defined lies?

The question is sometimes raised, "Where will liars go to when they die?" I don't know, for I have never been to either place to which theology gives a name. A little boy who had committed some misdemeanor and made a failure to explain it by a lie that wouldn't pass muster, was asked by his father: "Do you know sir, where liars go to?" And the boy made prompt answer: "Yes, sir, they go to California and go into the real estate business." As a reason for the boy's prompt conclusion, it appears that his father once upon a time when he was a tourist in California had been stung in some promissory, but not paying Real Estate deal that loaded his mind with somewhat bitter memories of the natives in that much vaunted land of Sunshine,

Where water never freezes
And Nature's ways beguile;
"Where every prospect pleases,
And man alone is vile."

And so endeth my dissertation on Liars I have Met. Every reader can, from his own experience, extend the list.

CLUBS RECEIVED

The following is the partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them :

D. A. Casey, Albany, N. Y., Capital Com'l School; H. M. Towell, Danville, Ind., Central Normal College ; C. D. Abbey, Jamestown, N. Y., Business College ; L. A. Butler, Boyne City, Mich., Public Schools; C. E. Brumaghim, Gloversville, N. Y., Business College; R. Viergever, Sauk Centre, Minn , Consolidated Schools; W. H. Wherley, Rockford, Ill., Draughon's Prac. Bus. College; J. A. Buell, Minneapolis, Minn.. Business College; Harry H. Imy, Chehalis. Wash., High School; H. L. Barber, Corsicana, Texas, Central Texas Com'l College; Merle L. Copeland, Honolulu, Hawaii, Mills School; F. B. Hess, Brooklyn, N. Y.; E. D. Crim, Newark, Ohio, Business College; H. A. Lough, McKeesport, Pa., Duff's College; Claude L. Eyster, St. Louis, Mo., Yeatman High School; H. C. Russell, Pawtucket, R. I., Kinyon's Com'l School; J. F. Fish, Chicago, Ill., Northwestern Business College; J. E. George, Enid, Okla., Business College; C. B. Bloom, Glen Hope, Pa.; Emma E. Miller, McKeesport, Pa., Duff's College; Geo. R. Tilford, Hays City, Kans., Fort Hays Kans., Normal School; James Palmer, Jr., Beaver, Pa., Duff's College; Juan P. Hernandes, Cienfuegos, Cuba; S. O. Smith, Hartford, Conn.; M. M. Lindsay, New Bedford, Mass., Kinyon's Com'l School; E. T. Sheedy, Fredonia, Kans, Business College; H. A. Reneau, Monroe, Wis., Business Institute; H. C. Clifford, Philadelphia, Pa., Temple University; V. M. Rubert, Evansville, Ind.. Lockyear's Business College: D. M. Evans, Wheeling, W. Va., Business College; J. O. Towler, Hedley, Texas; Mrs. Amos W. Smith, Buffalo, N. Y.; W. J. Slifer, Kansas City, Mo., Spalding Com'l College; L. C. Minor, Fairmont, W. Va., Union Business College; A. D. Shikem, Wheeling, W. Va., Elliott Commercial School; G. W. Collins, Big Rapids, Mich., Ferris Institute; C. H. Haverfield, Lima, Ohio, Business College; Esther R. Driesbach, Wilkes Barre, Pa., Business College; C. H. Melchior, Toledo, Ohio. Tri-State Business University; Frank E. McClintock, Pittsburgh, Pa., McKees Rocks High School; W. C. Stinebaugh, N. Manchester, Ind., College; D. E. Wiseman, Parkersburg, W. Va., Mountain State Business College; W. E. Blosser, New Castle, Pa., Business College; G. L. Hoffacker, Boston, Mass., Clerical School; Milton H. Ross, Salt Lake City, Utah, Latter-Day Saints' Business College; R. W. Carr, Middletown, Ohio; M. A. Smythe, Roanoke, Va., National Business College.

The Eastern Commercial Teachers' Association.

The next meeting of the Eastern Commercial Teachers' Association will be held in New York City, Easter week, April 1st, 2nd and 3rd, 1915. The Executive Board after canvassing the matter thoroughly have selected the Hotel McAlpin as headquarters for the meeting. This magnificent hotel is located at the corner of Broadway and 34th Street.

The meetings of the Association will be held in the large assembly room on the 24th floor. From this room a magnificent view is to be had of Long Island Sound, New York Bay, The Atlantic Ocean and the Palisades of New Jersey. Further details will appear in our next issue.

Two meetings of the Executive Board have been held in New York City. The first on October 17th the second on December 5th. At the last meeting the general plan and scope of the Association programme was determined.

Some important innovations have been adopted. The chief one being, the organization of a series of Round Table Discussions. These in a way will be miniature sections. Two sessions of each Round Table will be held. The first on Thursday afternoon and the second on Friday morning, Aptil 1st and 2nd. Plans have been made for the Organization of Round Table Discussions on the following subjects, Bookkeeping, Pitmanic Shorthand, Gregg Shorthand, Arithmetic, Penmanship, Private School Managers, Typewriting and Commercial High Schools. Competent leaders will be chosen.

President Fuller at the last meeting announced the following local committee : James Rea, Packard School ; F. L. Mark, Heffley School ; C. A. Robertson, Long Island Business College ; C. C. Gaines, Eastman College ; F. G. O'Brien, Drake School ; W. A. Hudson, Miller School ; G. H. Vantuyl, High School of Commerce ; F. P. Baltz, Evander Childs High School ; C. A. Welch, Curtis High School, H. B. Slater, Newton High School ; G. W. Harman, Commercial High School ; W. R. Hayward, Washington Irving High School. This committee will co-operate with the Executive Board in matters regarding local arrangements. The officers of the Association for the coming year are as follows:

J. E. Fuller, President, Goldey College, Wilmington, Del.; G. P. Eckels, Vice President; Brushton High School, Pittsburgh, Pa.; D. A. McMillin, Secretary, Central High School, Newark, N. J.; L. B. Matthias, Treasurer, High School, Bridgeport, Conn.; John J. Arnao, Jr., Assistant Secretary, Newark, N. J.; Mrs. L. B. Matthias, Assistant Treasurer, Bridgeport, Conn.

Hymeneal

Mr. and Mrs. I. Harper Grimes
At Home
Woodsfield, Ohio

Mrs. Grimes was formerly Miss Lulu B. Rogers, Supervisor of Writing and Drawing, Warren, Pennsylvania. She resigned her position before Christmas, and they married during the Holiday Season. They were both former pupils of the Zanerian.

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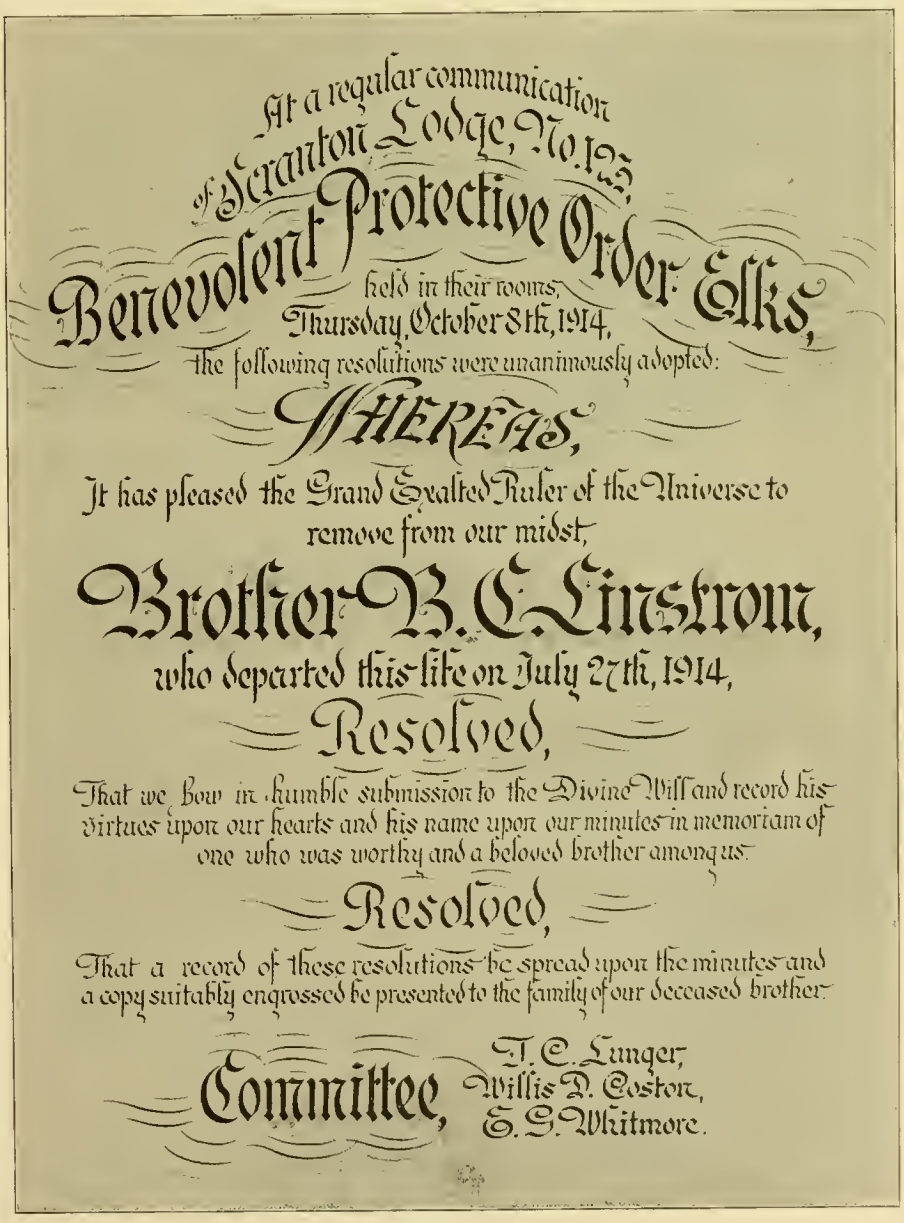

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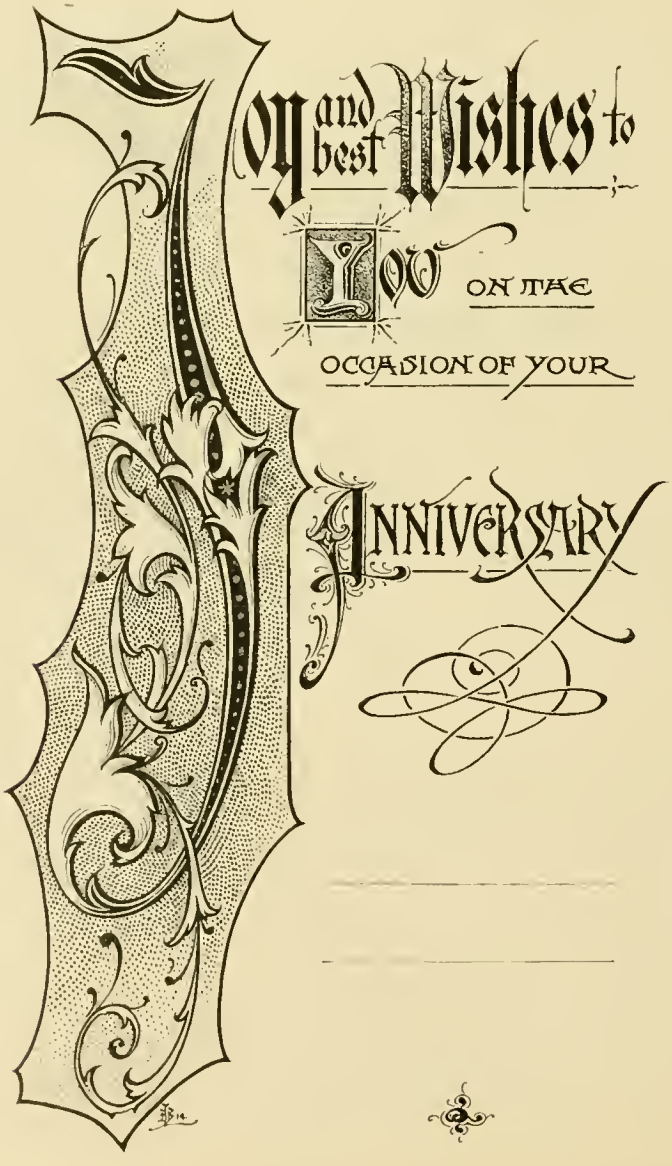
The decoration of this design is confined principally to the initial "J," and will require careful study. Make a careful pencil drawing first, aiming for strong, sweeping lines, and curves of grace and symmetry. Next proceed to "block in" the body lettering, doing this very roughly at first in order to obtain the relative size and spacing of the letters. When this is done, pencil letters more carefully before applying the ink. With a No. 4 Soennecken pen and India ink, outline initial "J" and scroll work, correcting inaccuracies, if any, with a common pen. The background is dotted or stippled, the different tones being obtained by varying size of the dots. The dots should be uniformly spaced. Use a No. 2 broad pen on the largest letters and a No. 4 on the smallest, finishing all the letters with a common pen. Study the form and character of the lettering critically.

This design can be illuminated, and for those who desire to finish it in color we are pleased to offer the following suggestions: Mix new blue and Chinese white and with a thin wash cover background and scroll work. This must be done before the design is inked, if not, the white in the color will cover the inked lines wholly or partially and thus destroy their strength and brilliancy. Wash in background with some of the same color with more body, lightening the tone somewhat near the top of initial. Aim for a uniform tone.

Work rapidly and keep brush well filled with color. When thoroughly dry, outline with a No. 4 Soennecken pen as previously directed Vermilion with a touch each of Crimson Lake and Chinese white for initial. Dot with Chinese white. Initial "W" may be in *Red* and background of *Y* in gold.



"Business English," by Rose Buhlig, Lake High School, Chicago, cloth bound, 286 pages, introductory price $1.10 is the title of a new publication designed as "A Practice Book in English." The volume contains a comprehensive course in each of the following: Spelling, punctuation, oral and written English, letter writing, and business practice. Part 1 contains abundant exercises upon sentence construction, spelling, punctuation, paragraphing, etc. Part 2 deals constructively with oral and written composition. Part 3 applies in the form of business practice the principles taught in the other sections of the book. D. C. Heath & Co., Publishers, Boston, New York and Chicago.

"Methods of Teaching English" is the title of the revised second edition of a splendid little book published by C. E. Birch, Prin. of Haskell Institute, Lawrence, Kans. It is published as a bulletin of "helps and suggestions" not as a complete course or text book on the subject. Needless to say it is all that it thus modestly claims to be. It is issued by the Haskell Institute Press as a free bulletin to teachers, although copyrighted by Mr. Birch.

"The Teaching of Handwriting" by Frank N. Freeman, Houghton Mifflin Company, Boston, New York, and Chicago. Price 60c net, cloth bound, 156 pages, large type. This volume is of special value to teachers generally, and penmanship teachers in particular, containing as it does a well thought out message from one who is an educator rather than a penman. Two things in this volume strike us most favorably; the first of which is the many excellent original suggestions offered concerning the teaching of writing, and second, the confirmation that is given many leading teachers of writing in their methods and practices. No teacher of writing can afford not to read and digest this volume, and no regular teacher can likewise afford not to know its contents.

Doctor Freeman has spent a great deal of time in penetrating research of the subject of teaching writing from the standpoint of the teacher as well as from the standpoint of children of various ages, and he has given in this volume the result of wide research in reading and observation which are invaluable to professional penmen who will be open-minded enough to read and adopt and adapt as individual cases may require.

We heartily commend the volume and give an outline of the chapter headings it contains as follows:

I. THE NATURE OF THE PROBLEM

1. Handwriting a new form of expression.
2. The teaching problem centers in the writing movement.
3. An artificial product of training rather than an instinctive activity.
4. Psychology, physiology, and hygiene involved.

II. THE CONSTITUTION AND DEVELOPMENT OF THE WRITING PROCESS

1. The writing act is complex.
2. The movement is composed of a variety of elementary movements.
3. Writing also involves control sensations and language ideas.
4. How the mental process becomes simplified through practice.
5. The movement becomes organized with practice.
6. As the movement becomes organized the attention comes to comprehend larger units.
7. Learning to write is conditioned partly by the stages of development at different ages.

III. THE PSYCHOLOGY AND HYGIENE OF WRITING

1. The requirements of good posture and their consequences for writing.

2. Requirements of bygiene of the eyes.
3. The hygiene of movement.
4. Writer's cramp.

IV. THE TEACHING OF HANDWRITING.

1. Correct form in the writing movement.
2. Penholding.
3. Position of the arm.
4. Learning to execute the movement: the trial and success method.
5. The need of many repetitions.
6. The necessity of attention.
7. Incentives to attention should be chiefly Intrinsic.
8. Analysis of defects in writing and their causes, in use by Principal Reavis.
9. Length and frequency of periods of practice.
10. Imitation of a person writing better than imitation of a copy merely.
11. The special methods adapted to different grades.
12. Handwriting in the primary grades.
    a. When the beginner may be taught.
    b. His writing should be very large.
    c. He should write with the arm as a whole.
    d. Appropriate standards of size, speed and accuracy.
    e. The requirements as to speed.
    f. The standards of speed and accuracy must advance together.
    g. Writing should have meaning to the child from the beginning.
    h. The words and sentences should present progressive difficulties.
    i. The value of formal drill.
    j. Individuals vary in capacity and needs.
    k. What may be required by the end of the third year?
13. Handwriting in the intermediate grades.
    a. The best type of movement.
    b. Position of the paper and of the arm and slant.
    c. Movement drill.
    d. Rhythm and counting.
    e. Letter groups on the basis of movement.
    f. Organization of exercises.
    g. Style of alphabet.
14. Handwriting in the grammar grades.
    a. Prevent the pupil from falling into bad habits.
    b. Increase the efficiency of his habit.
    c. Make it completely automatic.
    (1) Avoid continual experimenting with the style of writing.
    (2) Use one style in both writing lessons and other school work.
    d. The method of meeting these demands.

V. AIMS AND STANDARDS FOR HANDWRITING.

1. The qualities of excellence in handwriting.
2. Speed and its measurement.
3. The quality of the written product.
4. Uniformity.
5. The charts for grading uniformity and other characteristics.
6. Uniformity of slant.
7. Uniformity of alinment.
8. Quality of the line or stroke.
9. Letter formation.
10. Spacing.
11. Grading a specimen for illustration
12. Standards of attainment.

An appendix of charts for grading is worth more than the price of the book.

One Hundred Lessons In Spelling," compiled by R. G. Walters, and edited by H. M. Rowe Ph., D., and published by the H. M. Rowe Company, Harlem Square, Baltimore, Md., cloth bound, 115 pages, list price 25 cents. This splendid volume contains a list of 2 500 selected words carefully defined, divided into 100 lessons of 25 words each, 69 of these lessons containing classified words relating to 46 different trades, callings, professions, commodities, sciences, arts, etc., and 31 lessons devoted to miscellaneons words of general character and use.

The meanings and uses of words are given a deservedly large place in the book. To make the book additionally helpful, the part of speech to which a word belongs is indicated, thus providing the connecting link between spelling and grammar. Syllables are indicated by spacing between letters. The definitions, the uses, the syllables, the accents, the pronunciations, all contribute to make this "Spelling" Book a school room tool of special efficiency, "if (as stated by its editor) backed by the intelligent effort of the teacher."

"Brief Course in Isaac Pitman Shorthand" is the title of a new book by Isaac Pitman and Sons, 2 West 45th Street, New York City, intended especially to meet the demands of the evening school student and teacher of shorthand. Price $1.25, bound in cloth with side stamped in gilt, 174 pages. The aim throughout the work is to permit of as rapid a mastery of the principles of the Isaac Pitman system of Phonography as is possible without any sacrifice of thoroughness. Though intended primarily for use in the evening schools where such exacting and peculiar conditions exist, it is sincerely hoped that other classes of students will find their inspiration to successful attainment in this Brief Course.

Many pages of shorthand reading exercises and business letters in longhand are introduced to serve as a stepping-stone to the development of speed. The work is timely.

"Error Proof Typewriting" is the title of a splendid little campaign document in the interest of better typewriting, published by the Remington Typewriter Co., New York City and elsewhere.

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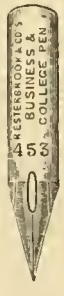

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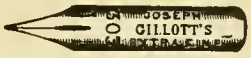

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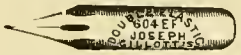

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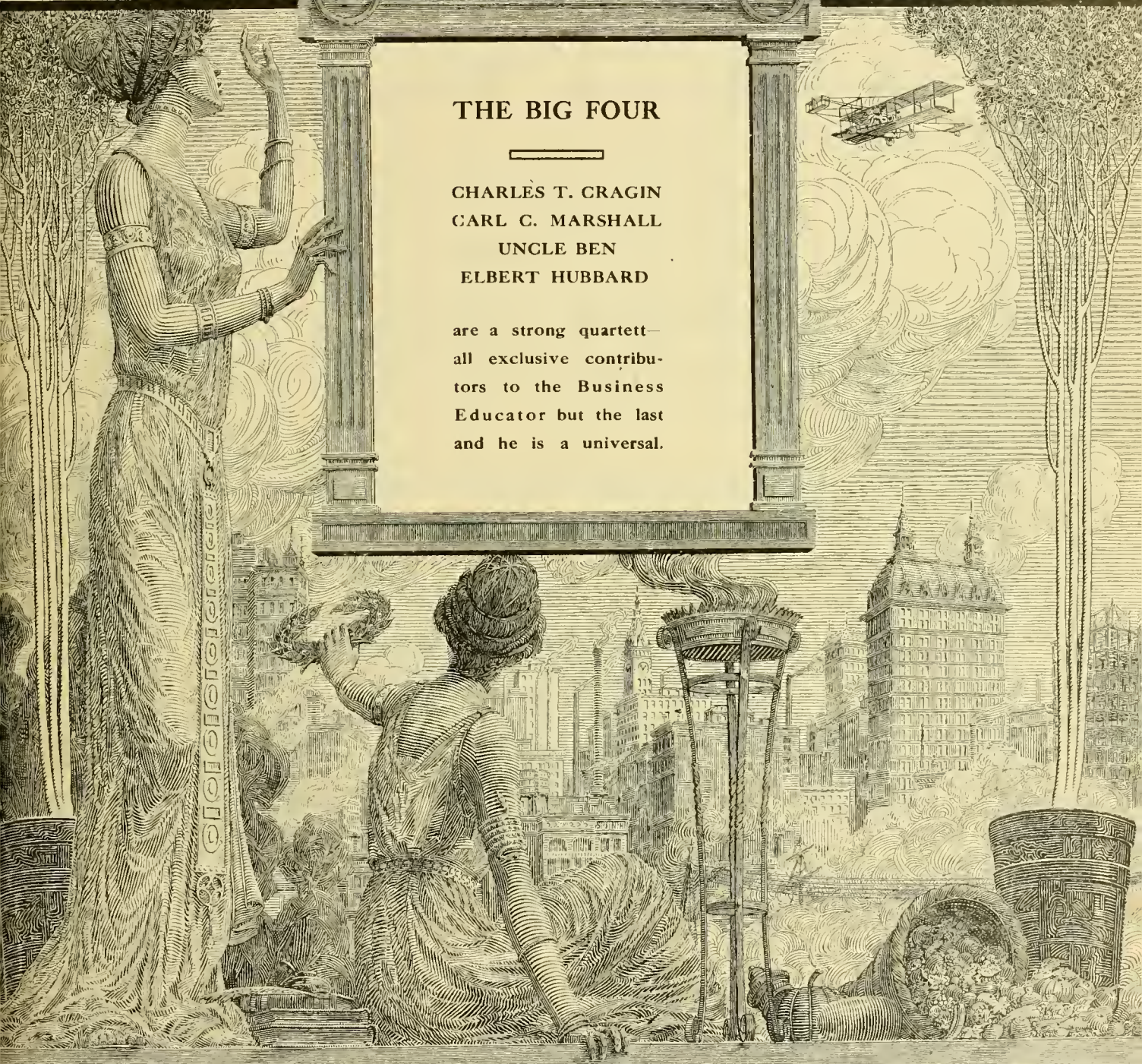

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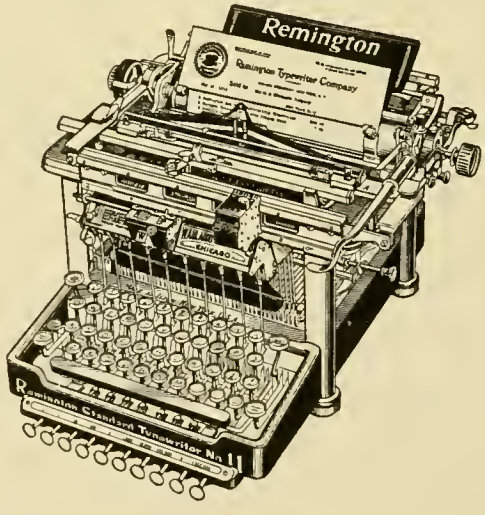

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The TRUTH about the Official Report

in regard to the teaching of Isaac Pitman's Shorthand in the New York City High Schools.

In response to requests for further information, and in answer to widely circulated statements which are inaccurate and calculated to create a false impression, we give below the official report of a committee appointed in May, 1912, by Dr. Edward L. Stevens, Associate City Superintendent of Schools, in relation to the teaching of Isaac Pitman Shorthand in the high schools of New York City While technically this report is not the report of the individual members of the Board of Education, but since, in view of the committee which made that report was appointed by the late Superintendent Edward L. Stevens, Chairman of the Committee on High Schools and reported to him at his request, and since with regard to shorthand matters in the City High Schools, Superintendent Stevens represented the educational authorities and, consequently, the Board of Education, and because he accepted this report, thus making it the opinion of the educational authorities of this city, it can truthfully be said that this report is official and authentic. The report in part reads as follows:

NEW YORK, May 29, 1912.

DR. EDWARD L. STEVENS,
Associate City Superintendent,
59th Street and Park Avenue,
New York.

DEAR SIR:

THE COMMITTEE ON SHORTHAND AND SHORTHAND TEXT BOOKS ARE UNANIMOUSLY IN FAVOR OF THE FOLLOWING PROPOSITIONS:

1. THAT A UNIFORM SYSTEM OF SHORTHAND IS ESSENTIAL TO THE BEST INTERESTS OF THE PUPILS OF THE HIGH SCHOOLS.

A. Many of our pupils are obliged to transfer during the course from one school to another. Unless a uniform system is taught in the schools, it is impossible for such pupils to continue their work satisfactorily. No two systems of shorthand are so similar that a pupil can change from one to the other without disastrous results to his practical efficiency at the time of graduation.

B. The exigencies of school administration frequently require the transfer of a teacher from one school to another. A teacher of one system thus transferred to a school in which a different system was taught would be a menace to the welfare of the pupils entrusted to his care.

2. THAT THE ISAAC PITMAN SYSTEM SHOULD BE RETAINED AS THE UNIFORM SYSTEM FOR THE HIGH SCHOOLS.

A. The Isaac Pitman system is giving eminent satisfaction. We believe that the shorthand teachers are practically unanimous in favoring its retention. We know of no demand for a change coming from within the schools.

B. The practical results obtained with the Isaac Pitman system are excellent. A large majority of the pupils who receive instruction five periods per week for two years—the time required by the Regents syllabus pass the Regents test at one hundred words per minute for five minutes. Our graduates are in constant demand as stenographers. Your Committee have personal knowledge of the fact that many business houses are so well pleased with the work of our graduates that they apply to our High Schools year after year for additional stenographers.

DICT.B.K.
L.C.

DEPARTMENT OF EDUCATION
THE CITY OF NEW YORK
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June 24th, 1912.

Mr. Clarence A. Pitman,
2 West 45th Street,
Manhattan.

Dear Mr. Pitman:

I am in receipt of the report which you have returned to me.

Perhaps it is just as well to make no mention of the names of the members of this committee. I do not desire to subject them to either criticism or solicitation.

Yours very truly,
Edward L. Stevens
Associate City Superintendent.

C. A change to another system would be inexpedient. To abandon the system which has been tried and found thoroughly satisfactory would be a dangerous experiment. It would disorganize for several years to come the shorthand departments of our High Schools. It would be a long step backward from order to confusion. It would unsettle conditions indefinitely; for the adoption of a new system would be regarded by the teachers now in the schools, as well as by prospective teachers, merely as another experiment rather than as a matter of settled policy.

D. We believe that the Isaac Pitman system is the best system for the schools. In our judgment it has the best text-books. It has the widest range of literature engraved in shorthand for reading practice. It has the largest number of text-books devoted to training the specialist in shorthand, which are of great service to those pupils who, after graduation, desire to continue their studies with a view to becoming experts in some special line of technical reporting. While the abstract question—"Which is the BEST system of Shorthand?"—is not strictly within the scope of your Committee's inquiry, it is reassuring to note that the system adopted by the Board of Education has won seven of the ten prizes awarded at the International Shorthand Speed Contests since 1906; that Mr. Nathan Behrin, an Isaac Pitman writer who received his first lessons in stenography in one of New York City's High Schools, now holds the title or Champion Shorthand Writer of the World, awarded at the International Shorthand Speed Contest held at Buffalo on August 28, 1911, his gross speed being 280 words per minute for five minutes, his percentage of accuracy being 95.71, and his net speed under the rules being 268 words per minute; and that Mr. Behrin has the unique distinction of having received a rating of 100 per cent by the Municipal Civil Service Commission of the City of New York in the Court Stenographers' Examination, in which the dictation was given at the rate of 200 words per minute for five consecutive minutes. The Committee believes that these facts offer conclusive evidence that the Board of Education has made no mistake in adopting the Isaac Pitman system.

3. THAT NO TEXTBOOKS BE ADDED TO THE LIST, OR PERMITTED TO REMAIN ON THE LIST, WHICH PRESENT MODIFICATIONS THAT ARE IN CONFLICT WITH THE APPROVED PRINCIPLES OF THE ISAAC PITMAN SYSTEM.

A. We believe that authenticity of text-books is just as important as uniformity of system. Experience has taught that if text-books presenting modifications are placed upon the list there is serious danger that they will be introduced into some schools to take their place side by side with the standard text-books.

Dr. Stevens's facsimile letter herewith shown, fully accounts for the omission of the names of the committee making the report. In connection with the above matter, we reproduce herewith a paragraph from the New York Globe and Commercial Advertiser of November 24, 1904, in which it will be seen that the City Superintendent of Schools explained the necessity of having one system for the schools and that after a hearing the Board had selected that system (Isaac Pitman's) which they had deemed best. The paragraph from the Globe reads as follows: "Chairman Dix, of the supply committee, presented resolutions awarding the contract for stenography text-books, which had been laid over owing to a protest from James E. Munson. Mr. Dix explained that the specifications called for books of one 'system,' as that system had been adopted by the superintendents. Mr. Stern protested against restricted bidding, unless the board knew the reasons for adopting one particular system of stenography. Dr. Maxwell explained that it was necessary to have one system for all schools and the superintendents, after a hearing, had selected that system which they had deemed best. Mr. Jonas favored the selection of one book, as he believed it was a step toward uniform text-books. What had been done in stenography should be done in other subjects. It would mean a great saving each year."

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The BUSINESS EDUCATOR

VOLUME XX — COLUMBUS, O., MARCH, 1915 — NUMBER VII

THE BUSINESS EDUCATOR

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Accuracy in business is a virtue beyond esteem.

If your business is to wait on customers, be careful of your dress and appearance. Do your manicuring before you reach the store. Dental floss is a good investment. A salesman with a bad breath is dear at any price. Let your dress be quiet, neat and not too fashionable. To have a prosperous appearance helps you inwardly and helps the business.

Graft, grand or petty, is moral financial and spiritual skidoo for any man who indulges in it.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

In our 7th grade, no time allotment has been made for writing. Therefore, the time we can give to penmanship this year will be limited. Would you drill them upon movement exercises and then emphasize like and unlike qualities of letters? It seems impossible to get the writing upon a movement basis in the time we have to work.

Answer—You can make no mistake in emphasizing healthful postures and efficient penholding. Neither can you make a mistake in drilling rather thoroughly and vigorously on movement exercises, for the confidence and skill thus gained will lighten the touch of the fingers and increase the general facility of writing. You are also safe in emphasizing the like and unlike qualities of letters. Stress especially those things which make for legibility, saying little about slant or style in writing. The good that will come from such a course of action will not show up so much at the end of the year as it will be felt years after when the pupils have much writing to do.

1. (A) What is your estimate of the value of good materials for the use of pupils in writing classes?

(B) What would you include in the list?

2. Name some exercises that may be practical to secure muscular relaxation of arm, hand and fingers, before taking pens for work.

3. (A) In what way could pupils be taught arm or muscular movement where copy books are used?

(B) How may you break up the finger movement?

4. What is a movement drill?

J. C. M.

1. (A) Poor material is dear at any price. Good work cannot be done with it, nor can the proper progress be made with poor material.

(B) Pupils should be equipped with good pens, good holders, good paper, and a good text or copy, and, more important still, the teacher should know how to teach practical writing.

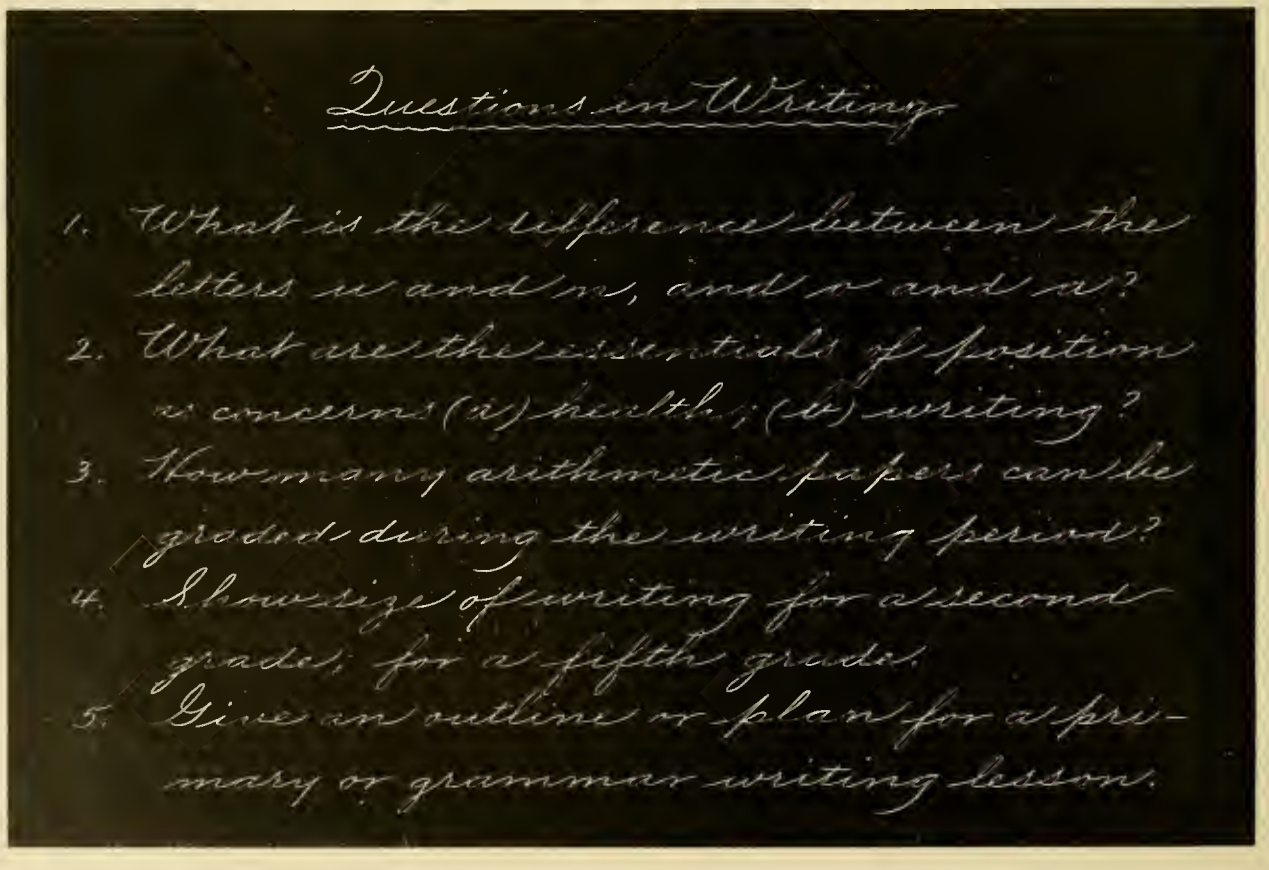
2. Calisthenic exercises help in the matter of relaxation, but getting into position and going through the motion of writing without a pen in the hand leads more directly to relaxation in writing, than general movements.

3. (A) By drilling upon movement exercises leading up to the copy found in the book, by giving at least two-thirds of the time to practice leading up to the material in the book, and then by modifying the style of writing found in the book, if it is not modern.

(B) Finger movement is best broken up by drill upon exercises, first; letters, second; words, third; and sentences and pages last.

4. Exercises such as the oval and straight line forms, practiced with a view of gaining control of the arm movement so as to lead up to letter forms.

Is there any rule for making monograms so one can tell with certainty which letter should be read first and the order in which all the letters should be read?—W. H. Wright.



These questions were recently asked applicants for teachers' certificates. We are willing to print the best set of answers received. We are also willing to print other questions. Who will submit the best set? Now is the time to contribute and secure valuable material.

Yes, there are rules for making monograms so that one can usually tell which are the first, second and third letters. Ordinarily, the initial letter of the last name is made larger, or heavier, or darker. The initials are frequently made the same size with the third initial larger. Sometimes the first one is made smallest, the second next in size, and the third largest. When the sizes cannot so well be shown, then the difference can be indicated in color or in tone by making the last initial more conspicuous by making it lighter or darker than the others.—EDITOR.

What is your opinion about such exercises as fancy club swinging and playing ball? Do they affect the penmanship seriously? Respectfully,
Raymond Clinger.

Fancy club swinging, playing ball, doing gymnastic stunts, interfere little or much with penmanship depending to what excess they are practiced.

If they are practiced in moderation, they help rather than hinder one's progress in penmanship by keeping the health good and giving general training and exercise to the muscular system generally.

If, however, they are done strenuously, then they affect penmanship detrimentally.—EDITOR.

I would appreciate an article on (a) How to prepare work for engraving; (b) Where to get engraving done; (c) Cost of various kinds of engraving used in various works on penmanship; (d) And how to get out a work on penmanship?

(a) Use India, or some other dead black ink. If the ink is a trifle brown, it is better than if it is blue, as blue photographs miserably. Make the copy as near perfect as desired. For the engraving it may be written some larger than desired as it can be reduced in photographing. After the copy is written, the engraver photographs it, and through chemical manipulation secures a reproduction of it on a piece of zinc with acid proof ink. The zinc is then placed in a bath of acid, and the plate is eaten away, leaving the penmanship lines in relief; it is then mounted upon a block, type high, for the printers.

(b) Photo engraving can be procured in any large city.

(c) First-class script photo engraving costs about ten cents per square inch. Hand engraving costs more and is done by wax, copper and steel processes, in which the skill of the engraver rather than that of the penman is shown. For such engraving, copies drawn with a pencil serve the purpose quite as well as if written in ink.

(d) Know the subject and be able to execute it. After writing up copies and having them engraved, write up the necessary instructions, go to a first class printer and secure rates on the size and number of books desired, after which the contract can be let.—[EDITOR.

How would you distinguish between writing and penmanship?
Roy F. Kraber, Philadelphia, Pa.

Penmanship refers particularly to the script characters used in writing and the manner of their execution, while writing refers more to the use of script characters in the expression of written thought. There is a tendency to use the term writing, both as concerns script forms and their method of execution, as well as the use of these characters in written expression.

Penmanship refers especially to the office of the pen, its manner of producing script forms, etc., and refers also particularly to systems, arrangements, script characters alphabetically arranged, etc.

Writing takes the alphabet and by rearranging it into innumerable combinations produces words and sentences and expresses and records thought along the line of literature.

The terms writer and author are used interchangeably, referring to literary people. On the other hand, writer and penmen are not used interchangeably referring to those who follow penmanship as a profession.

It would be much better if we as penmen would be more particular in the use of the terms, speaking of Shakespeare and Herbert Spencer, as writers, and, P. R. Spencer and Madarasz, as penmen.

What other means may be employed besides movement exercises to increase the efficiency of both form and movement in writing?—R. U. W.

There is no doubt in my mind but that large writing can take the place of movement exercises. Until recently, I had my students making large and small exercises from one-fourth to two spaces, in every shape and form, for at least fifteen minutes out of an hour's recitation. I did not let them make the minimum letters more than one-fourth of a space, capitals not more that three-fourths of a space, and other letters in proportion.

A short time ago, I had several left-handed students. I began teaching them very small letters with their left hands. After a time, I found that they were making very little progress because they thought it impossible for them to learn to write well and gave up in despair.

I wrote page after page of very large letters with my left hand. I found it impossible to write a small legible hand, so I kept practicing large writing day after day until I learned fairly well with my left hand.

One day I persuaded my left-handed students to take up writing again. This time I let them make the minimum letters one space, as I could not make them smaller with my left hand. At the same time, I let the others make the same letters one-fourth of a space and other letters in proportion. At the end of six weeks the left-handed students had made more progress than the others. Afterwards, I let the entire class practice large writing and found it to be very satisfactory. Since that time, I do not believe in movement exercises after writing becomes automatic. These exercises become automatic in three or four weeks after beginning, and should never last more than five minutes at a time.

If the students practice large writing, they will get plenty of movement, and in a short time they will write automatically. Why not teach them to write at the same time they are learning movement?—[C. B. Boland, Hattiesburg, Miss.]

An offhand signature by Mr. Zaner.

BUSINESS WRITING

By I. Z. HACKMAN,
Elizabethtown, Pa.

Send specimens to Mr. Hackman with return postage for free criticism.

NOW IS THE TIME TO WORK DILLIGENTLY ON THE TWO COURSES IN BUSINESS WRITING WITH A B. E. CERTIFICATE IN VIEW.

No 7.—Make this exercise three spaces high, and afterward two spaces. Count 1, 2, 3, 4, 5, 6.

Plate 7. No. 1.—Notice tbe curve at initial stroke. Count 1, 2.

No. 2.—Count 1, 2 and 1, 2, 3, 4, 5, 6.

No. 3 —Count 1, 2, 3, 4, 5, 6.

No. 4.—Count 1, 2.

No. 5.—Observe the letters "a" and "i" in "d." Count 1, 2, 3, 4.

No. 6.—Count 1, 2.

Plate 8. No. 1.—Make one space high. Count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, rapidly.

No. 2.—Count 1, 2.

No. 3.—You cannot spend too much time on this line.

Nos. 4, 5 and 6 —Observe initial and ending strokes; also the height of the letters and the spacing between letters and words. Write this until you can dash them off rapidly.

Plate 9, 10 and 11.—No. 1.—This is called the indirect retraced oval. Make it four spaces high in the beginning, and afterward two spaces. Count 1, 2, 3, 4, 5, 6.

No. 2.—Make this exercise the usual height and count.

No. 3 —Make this exercise the usual height and count. Use the indirect motion.

No. 4.—Make this as instructed previously.

PLATE 7.

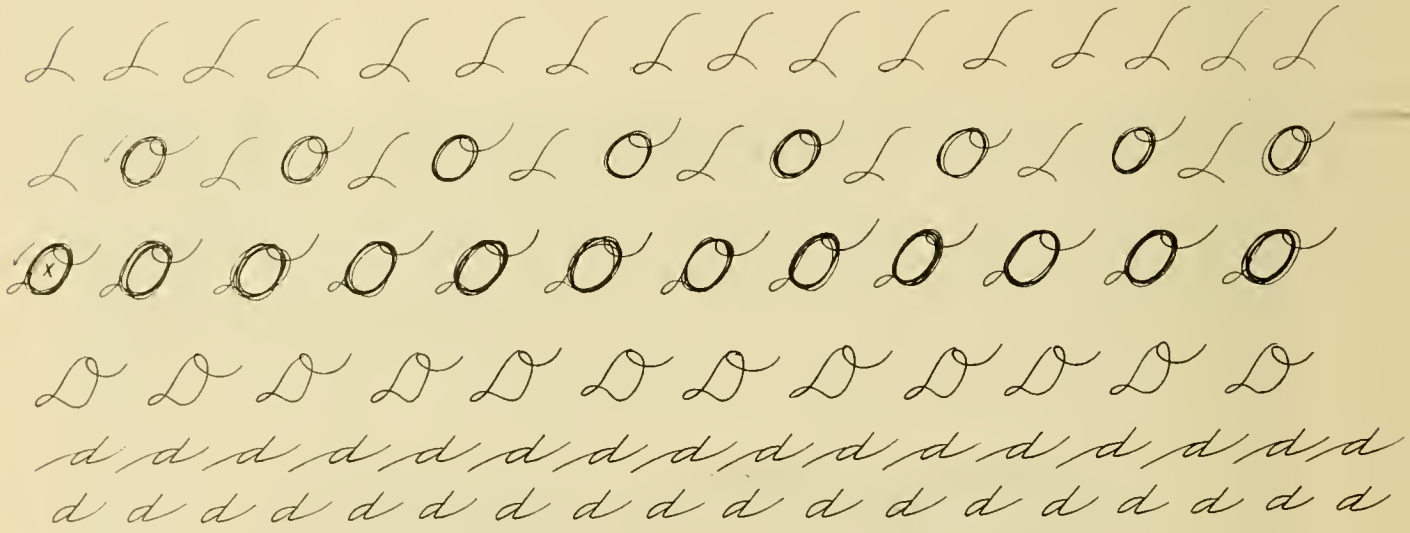


PLATE 8.

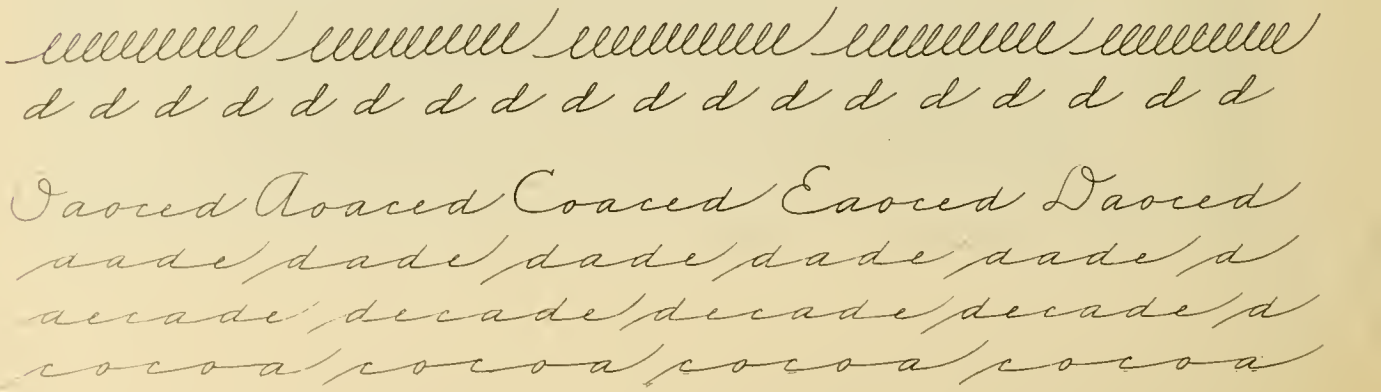


PLATE 9.

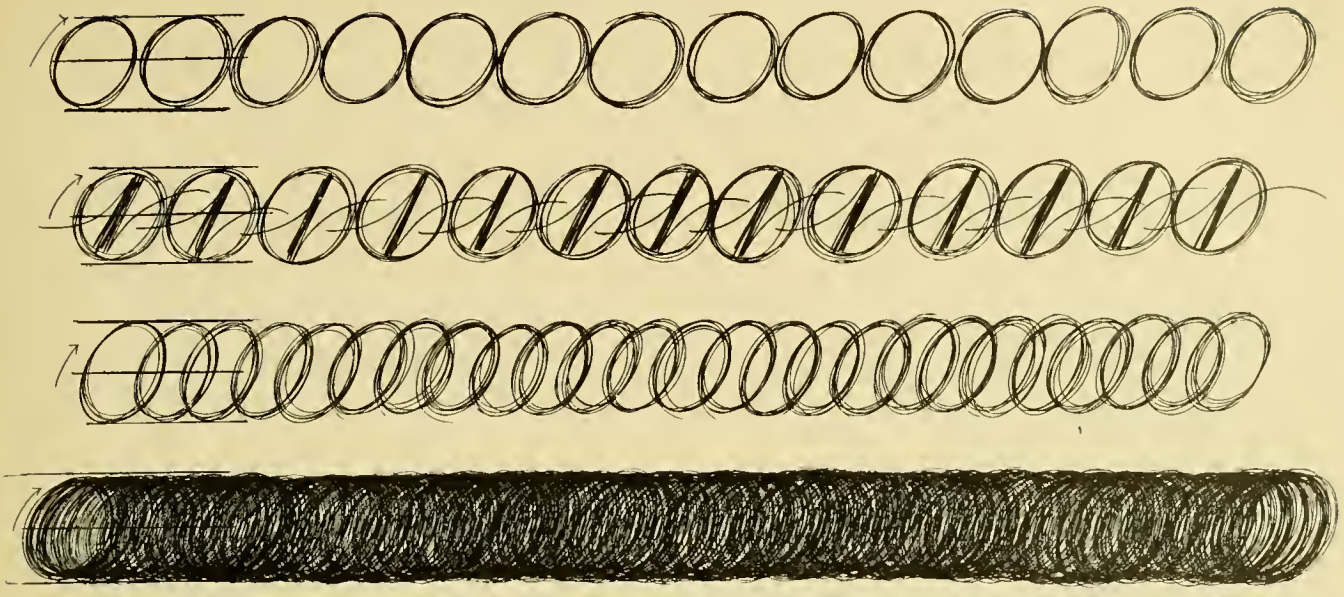


PLATE 10.

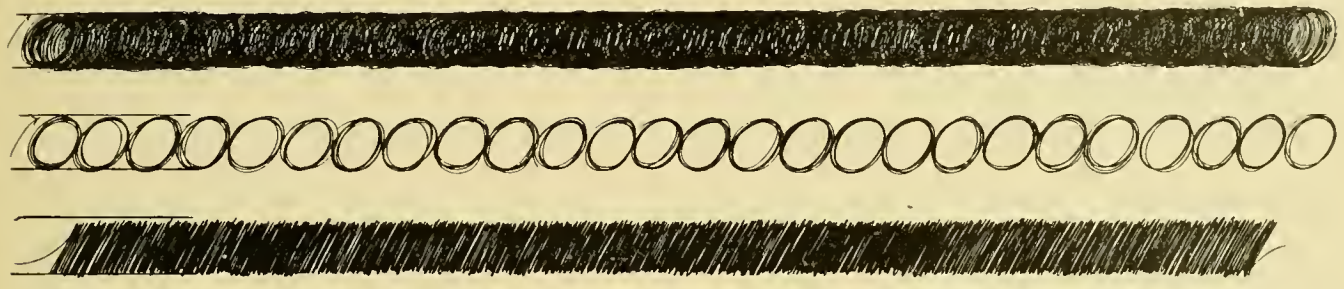
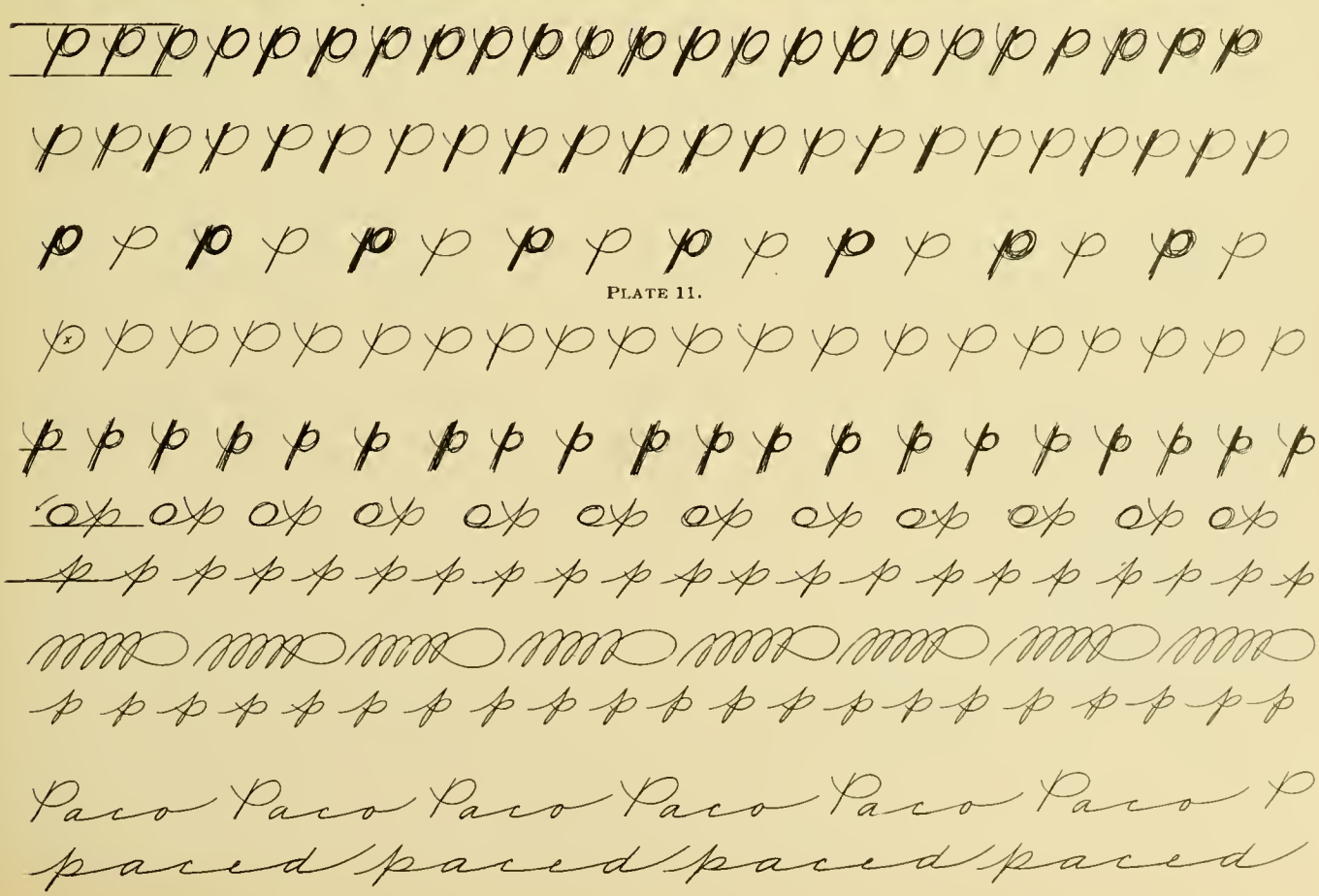


PLATE 11.



1915 Date	L.F.	Name of Account	Explanation	General Ledger Cr.	Sales Ledger Cr.	Sales Discount Dr.	Sales Cr.	Bank
July 1		Balance		486				
2	14	Notes Rec.	Webb note	265				
	41	Interest	on above	2318				
3	60	A. N. Palmer	on acct.		4104	456		
6	✓	Sales	cash sales				2386	7/6 839 08
7	✓	Sales	" "				1815	
8	38	C. P. Zaner & Co.	on acct.		5880	120		
9	14	Notes Rec.	Bloser note	228				
	41	Interest	on above	1410				
10	56	M. O. Bailey	on acct.		9310	190		
11	78	E. C. Mills	" "		6713	137		
13	14	Notes Rec.	Lupfer note	150				
	41	Interest	on above	9				
14	✓	Sales	cash sales				14	
15	17	Horse & Wagon	sold wagon #2	45				
16	72	F. L. Starrett	on acct		4704	96		
17	✓	Sales	cash sales				1827	7/17 762 59
18	47	H. L. Darner	on acct.		96	4		
20	14	Notes Rec.	Darner note	260				
	41	Interest	on above	1245				
	✓	Sales	cash sales				1950	
21	69	Frank Krupp	on acct		2388	12		
	64	L. E. Smith	" "		2450	50		
	42	E. L. Glick	" "		50	1		
	44	C. E. Doner	" "		97	3		
22	✓	Sales	cash sales				4120	
	14	Notes Rec.	Hugley note	148				
	41	Interest	on above	740				
23	33	E. A. Lupfer	on acct.		147	3		
	✓	Sales	cash sales				1825	
24	34	E. W. Bloser	on acct.		15520	480		
	73	Stella G. Smith	" "		15680	320		
25	31	F. B. Courtney	" "		15680	320		
	✓	Sales	cash sales				2860	
27	✓	Sales	" "				2620	
28	86	E. H. Fearon	on acct.		98	2		
29	14	Notes Rec.	Dunn note	160				
	41	Interest	on above	960				
30	✓	Sales	cash sales				41	
31	✓	Sales	" "				26	7/31 1803 38
	✓	Total Deposits		18173	131229	3481	27503	340505
	28	Sales Cr.					27503	
	27	Sales Discount Cr.				3481		
	14	Sales Ledger Cr.			131299			
				340505				

See page 16 for Mr. Darner's instructions.

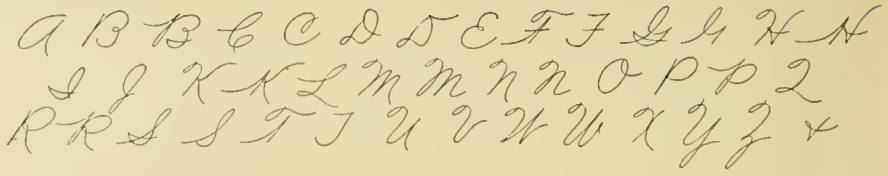
1915 Date	L.F.	Name of Account	Ck. No.	General Ledger Dr.	Purchases Ledger Dr.	Pur. Disc't Cr.	Gen'l Admr. Exp. Dr.	Bank
July 1	✓	G. A. Expense	1				200	200
2	86	Ford & Co.	2		98	2		98
	95	Zaner & Bloser	3		196	4		196
3	16	Advertising	4	12				12
	99	E. F. Timberman	5		9310	190		9310
6	98	J. B. Allen	6		1470	30		1470
	97	K. K. Summers	7		1774	26		1774
7	15	Whise Expense	8	12				12
8	15	Whise "	9	1				1
	✓	G. A. "	10				25	25
	21	Notes Pay, F. N. Bank	11	1000				1010
	22	Interest on above		10				
	94	Howard & Co.	12		1455	45		1455
9	89	C. A. Anderson	13		4104	456		4104
10	16	Advertising	14	250				250
11	✓	G. A. Expense	15				275	275
12	90	A. P. Lanning	16		27	3		27
13	88	Geo. Lord & Co.	17		5885	115		5885
14	✓	G. A. Expense	18				75	75
	16	Advertising	19	12				12
15	78	O. P. Heck	20		2388	12		2388
16	9	Purchase	21	8				8
17	16	Advertising	22	5				5
18	75	P. G. Simon	23		2674	26		2674
20	✓	G. A. Expense	24				50	50
	26	Delivery "	25	8				8
22	15	Whise "	26	12				12
	14	Notes Pay F. N. Bank	27	150				150
24	✓	G. A. Expense	28				25	25
25	92	A. B. Ross	29		3920	80		3920
	101	E. G. Miller	30		6860	140		6860
	26	Delivery Expense	31	8				8
28	16	Advertising	32	250				250
	16	Advertising	33	750				750
	93	Hart & Adams	34		980	20		980
29	85	Berkman & Co.	35		2450	50		2450
	81	J. E. Taylor	36		490	10		490
	83	R. B. Hammond	37		1470	30		1470
30	✓	G. A. Expense	38				25	25
	✓	G. A. "	39				225	225
	✓	Total Checks		1250 50	7733 0	2130	405	24280
	19	G. A. Expense Dr.					405	24280
	10	Pur. Disc Dr.				2130		
	5	Pur. Ledger Dr.			77330			
		Balance		976 25				
				3405 05				

See page 16 for Mr. Darner's instructions.

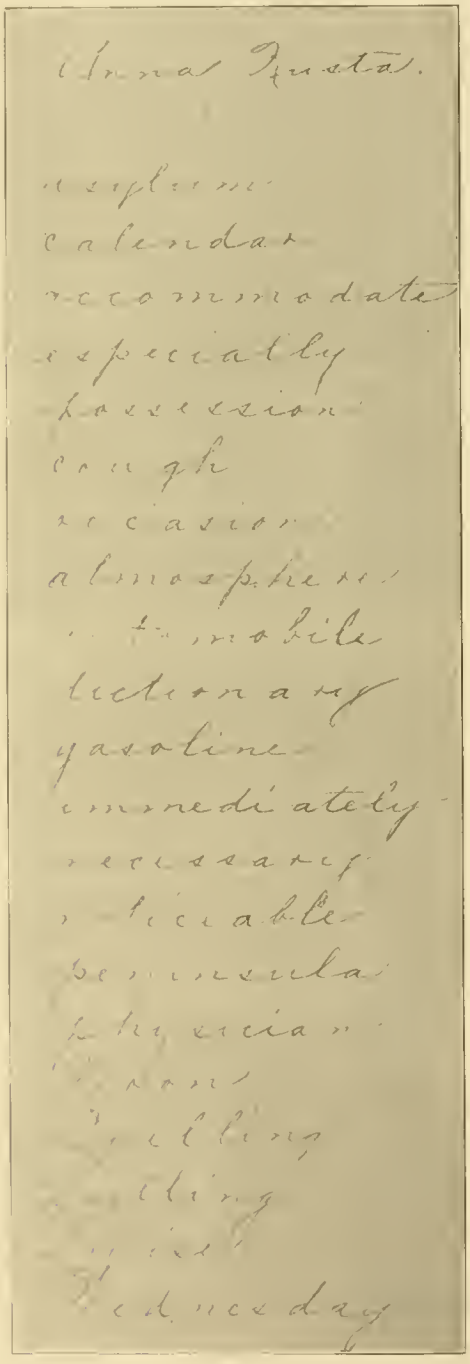
Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.



The lesson for this month is a Columnar Cash Book. It will give you some idea of what is demanded in the way of penmanship by the business world. The writing was done up on forms furnished by the South-Western Publishing Co., and used in their 20th Century Bookkeeping. Notice the size of the figures. See if you can find a single one that could possibly be mistaken for another at the first glance. Business writing must be as plain as typewriting. A bookkeeper will not hold his place very long if he does not write legibly as well as rapidly. See pages 14 and 15.



By Anna Kusta, 7th grade pupil public schools, Two Rivers, Wis., Miss Mary E. Kumbalek, supervisor of writing.

Do your duty or!
Your duty will do you!

It is tool plus talent
That wins in the test;
It is study plus practice
That leads to the best.
Jennie L. Sargent

Top two lines by W. G. Wiseley, Benton Harbor, Mich. Last four by Jennie L. Sargent, student of S. O. Smith, Hartford, Conn.

This is a specimen of my business writing. Nov. 1, 1914
W. D. Kizziah

Mr Kizziah of Spencer, N. C., has been following the lessons in the B. E. only a few months, and has made remarkable progress.

Washington, D.C.,
Feb. 1, 1915.

The Business Educator—
Columbus, Ohio

Gentlemen:

I am enclosing one dollar for the renewal of my subscription to the B. E. Brown's contributions alone are worth more than that.

Yours truly,
Adrian B. Tolley.

By A. B. Tolley, Washington, D. D.

There is room at the top.
Look who is running the
elevator.—
Barnes & Courtney.
They will take your up.

Gaining Gaining Gaining
Gaining Gaining Gaining
Gaining Gaining Gaining
onion opium omen orient
onion opium omen orient

First specimen by W. R. Rutledge, Ensley, Ala. Second specimen by Miss Hazel Shields, Polytechnic High School, Santa Ana, Calif., A. P. Meub, teacher of Penmanship.

By Fred S. Heath, Concord, N. H.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE DISEASES OF PENMANSHIP

By C. E. Doner, Beverly, Mass.

BEING PARAGRAPHS SELECTED FROM A PAPER READ BEFORE THE NEW ENGLAND PENMANSHIP ASSOCIATION AT BOSTON, JAN. 9, 1915.

NUMBER ONE

The penmanship practice and handwriting of pupils must constantly and persistently be examined for errors, common faults, etc., just as a patient's body must be examined by a doctor for disease. Medical examinations are necessary before a physican knows what to do. When he has found out what is wrong, he can begin to give exercises, and medicines if need be, that will cure the trouble. This is precisely what must be done in the teaching of penmanship. A letter, a word, a sentence, a paragraph must be examined, or diagnosed, for mistakes—the most common ones first, I should say—and then the writer must be shown or told, either by definite instruction or through the well printed copy, what to do to make his writing more healthy, vigorous, legible, strong and business-like. I admit that, to do this and to do it most efficiently, it requires skill, tact and judgment, but it must be done if the writing in our schools is to be kept up to a high standard of efficiency.

In the first place, the teacher of writing must be well equipped for doing this work effectively in that he must be a good writer himself both on the blackboard and on paper. Also he must know how to teach the subject in order to secure the maximum of results in the minimum of time. The keynote in the educational world is efficiency. A teacher is measured by his ability to do and to secure results, and the best equipment that he can have for teaching writing successfully is the possession of a good handwriting. Having this, he is able to teach his pupils to write well not only by example but by pointing out to them their common every-day faults and tendencies and showing them how to attack these for desired improvement. Constructive criticism must be offered from day to day in the writing class, pupils must be shown wherein to improve the weak and diseased places in their writing, else the best results will not be obtained. And when these common individual tendencies are discovered by each learner they must be attacked by hammer and tongs. All this can be done by helping each pupil in a class to improve his own handwriting while the formal daily drills in penmanship are being conducted.

But it is well sometimes to clear the way for formal teaching of writing. What does this mean? Well, for example, I find in my Normal School work with adults, I must first teach students a systematic arrangement of work on paper, including heading, margins, indentations and neatness. Before even beginning the formal teaching of penmanship, these common diseases should be properly diagnosed with a view of improving the general daily handwriting so that the written work in spelling, composition, language, etc., may be done in a neat, orderly and more legible way.

(Continued in April)

PENMANSHIP METHODS

There is quite as much unrest concerning penmanship in many school systems as in the other subjects. This is due to the fact that methods in teaching writing have swung from the one extreme of script drawing, either in the form of vertical or slant writing on the part of children, to the other extreme of excessive movement drill, with the little arms on desks endeavoring to do a man's task in a man's way. If this method of teaching writing were right, there could be no such thing as child limitations or child progress.

For a decade THE BUSINESS EDUCATOR has consistently and persistently advocated large, rather than small writing for children; and free rather than slow script drawing on the one hand, or rapid scribbling on the other hand, for children in the primary grades.

The unrest of which we hear most comes from where children have been drilled and drilled and drilled, with little concern for the pedagogy which should underlie all child teaching, and little concern for the art of written language for the sake of other subjects. The methods going ahead are those which are serving the child the art of writing and other subjects at one and the same time. In this there seems to be no tendency to reaction. Let form, freedom and language continue to develop together and radical changes will not be necessary.

PARTIAL CONTENTS

Of the Professional Edition of the Business Educator for March, 1915

ACCOUNTING, Ralph H. Wright, Irvington, N. J.

TALKS ON LAW, Arthur G. Skeeles, Elwood City, Pa.

COMMERCIAL GEOGRAPHY, F. M. Bedinger, Hancock, Mich.

BUSINESS AND MENTAL EFFICIENCY, J. S. Knox, Cleveland, O.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ENGLISH, C. E. Birch, Prin. Haskell Institute, Lawrence, Kans.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

"Curved is the line of beauty;
Straight is the path of duty;
Follow the latter and thou shalt see,
The other always following thee."

By the Editor when off duty to do as he pleases.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

OPPORTUNITY

This fifteenth year of the twentieth century portents the greatest opportunity and responsibility we have ever faced.

The rapidity with which events succeed events; the immensity and complexity of human endeavor; the uncertainty of everything except the certainty that change is necessary and inevitable, makes this a dawn of serious consequence that we each endeavor to do our part as men and neither as puppets nor pirates.

As teachers, we need to recognize that life is larger than our calling, and of more consequence, and to that end we need to be bigger than our calling but not necessarily too big for it.

If this be true of teaching in general, how much more necessary it is that we as specialists in education be larger then our specialty. To that end let us each begin a wider outlook upon life, so that our natures may widen and enlarge as becomes full grown men.

As specialists, we must recognize that we must know everything of something; and as men, we must realize that we must know something of everything.

More than that, we must realize that knowing, which is an intellectual process, is but a means to feeling, which is a soul function. Our specialty; our profession, is therefore but a means to our character or soul development. And if we can but succeed in keeping this large fundamental and final truth in mind, we will be the more efficient for it in our specialty.

For a large view of life and a thorough knowledge of a subject will tend to simplify a complex problem, and in the end we will be bigger and better by combining breadth with intensity.

Marshall's Mental Meanderings

The Case of the Schoolmaster.

It might as well be frankly admitted that the schoolmaster, broadly speaking, is not popular.

Everyone knows what the small boy thinks of him, and there is no doubt that the small boy's attitude is not greatly changed when he grows up. At best, his defiant dislike, is only tempered into a kind of a contemptuous tolerance. Furthermore, the schoolmaster usually gets the worst of it, in such indexes of popular sentiment, as novels, plays, vaudeville jokes, and newspaper cartoons. Schoolmaster heroes and heroines, (for I am using the term in what the old grammar books used to call the "common gender") are as scarce in literature as the four-leaf clover in a door yard. In politics, the schoolmaster is almost never seen. He hasn't half the chance of the lawyer or policeman or even the farmer. Such cases as that of President Wilson or Governor Ferris are unique—the exception that proves the rule. The average business man turns up his nose at a schoolmaster even more than he does at a preacher. One of the worst troubles of our public school system is, that the business men who control our boards of education, do not fully trust and give authority to the schoolmasters they have elected to superintend their schools. There are right now six big cities in this country, including towns like Chicago, Cleveland, Detroit and Omaha, where this condition has brought on the liveliest kind of a row, dividing both the teaching body and the school patrons into two rival fighting camps, and well nigh working utter demoralization in the school organization. Now, what's the matter with the schoolmaster? Is he all right, or is he not? Is he the narrow-minded impractical, bumptious prig, that his satirists portray him, or is he a misunderstood martyr to his own superiority? As an ex-schoolmaster myself, I am interested in a just answer to this question. Is the teacher, himself, in any way to blame for the kicks the world has given him? Is there any way for him to end the intolerable situation other than by getting into another job? I know a lot of teachers who have done this last admitting, (proven privately, of course), that they did it in order to get into something where they would have the respect instead of the contumely of the world. It were well if we schoolmasters would consider these questions from the viewpoint of personal and professional detachment. In any event, we shall get nowhere by sitting down and feeding on our grievance, served up with the sauce of self-pity. It may be just possible that the world is not altogether to blame, and that the schoolmaster himself needs a little overhauling and making over. He has long been solemnly asserting that there is a cause for every effect, that our success is within us, that the world is what we make it, and so forth. Maybe he needs to take some of his own pills.

One trouble with the teacher is that in the schoolroom, he has to be an autocrat. What he says goes. Nobody can talk back. But when, as he is inclined to do, he takes this autocracy out into the world, he meets with trouble. Instead of swallowing his pedantic utterances, as the children do, the grown-up world laughs at him. The preacher, and to some extent, the editor, as well, have the same trouble. With the lawyer, and the business man it is different; they have to give and take from the start, and they soon learn not to expect everybody to accept what they say, just because they say it. The doctor is the most successful purveyor of dogma, and the reason he gets by with it so well, is mainly because he is usually cute enough to tell the people only the things they want to believe anyway. But the schoolmaster has another handicap. Being with children all day, he is apt to become shy and self-conscious, when he gets among his equals, whom he cannot boss. This puts him at a disadvantage, among men of force and self-confidence. The schoolmaster whose lot is unsatisfactory, has several resources within his reach, provided he has brains enough to recognize and use them. First he should avoid as much as possible, his *professional* viewpoint, when dealing with men and things. He should cultivate his sense of humor, avoid talking "shop" to laymen, and try to see the world through the eyes of people who have never been to college. He should learn how to be a good "mixer," and practice the art, whether in the church or the market place. He should study the grown-ups of his community as well as the children, and live so pleasantly among them that they can't help liking him. In other words the successful schoolmaster should be a bit of a politician and—he usually is.

Government Recognition

For the first time in the history of commercial education in America, there is a prospect for its official recognition by the Government. Commissioner of Education Claxton, has asked for the modest appropriation of $25,000, to support a division of his bureau to be devoted to the gathering of statistics and dissemination of information bearing on the work of commercial schools. This is a matter that ought to interest every commercial teacher, and business school man in the land. If the proposed division is established, the bulletins of information it will issue will be of the highest value to every commercial educator who has any professional spirit. Most of the governments of Europe have not only established commercial schools, but have recognized them as one of the most important divisions of the educational system. The United States has, by its bulletins, its seed distribution, and its experiment farms done a lot to educate the farmer. It educates its soldiers and sailors at West Point and Anapolis ; it educates the Indian in scores of special schools ; it has aided scientific education through its geodetic surveys, the expeditions, experiments and reports of the Smithsonian Institution, and in its astronomical, and meteorological observatories. As the first nation in the amount of its commerce, isn't it time it had done something for the training of its millions of young men and women, for the expert service required in that commerce? It is not proposed, of course, that the Government establish commercial schools. All that is expected is that it will aid the school, already established by the people by supplying them with such statistical and other information that will aid them in their work, just as it has done in the case of the colleges, universities, and schools of agriculture. Congress, without a dissenting vote, should give Commissioner Claxton the small appropriation asked for, to inaugurate this much-needed and too long neglected division of his department. But it is not to be expected that Congress will do this unless commercial educators get busy and urge this action upon them.

At the recent meeting of the Federation, Assistant Commissioner of Education Capin ably presented this matter and pleaded for co-operation on the part of the Federation and its members. As a result, several of the affiliated organizations voted to send out a general appeal to commercial school men throughout the country, asking them to write to their local congressmen at once, asking them to vote for this appropriation.

The Commercial Schools' Credit Association voted to print 5000 copies of an appeal which the members are now sending out to their thousands of correspondents. The appeal is as follows:

"Sit down immediately and write to the member of Congress from your district, and also to each of the two senators from your state asking them to secure an appropriation of ten to twenty-five thousand dollars for a division of commercial education in the Bureau of Education.

Upwards of 400,000 students are engaged in commercial studies, some in most excellent schools, some in schools not so good, and millions are invested in this form of education; yet the United States Bureau of Education has not a dollar of appropriation to employ an expert on commercial education or to print a bulletin to aid the forward progress of the most popular form of vocational education in the world's leading commercial nation."

Now let every commercial teacher and school man, just sit down and write personally to his congressman briefly explaining the situation, and asking his support of the appropriation asked for by Commissioner Claxton. If they all do this, there will be no question that the appropriation will be made. Let us all boost.

Science or Art?

Forty years ago, the highbrows of commercial education were prone to discourse profoundly about the "Science of Accounts." Possibly because I was born when the sign of the Crab was in the ascendant, I always felt that this lofty claim consisted mostly of what is known to the irreverent as bunk. Fundamentally the word science means knowledge (*scire*, to know.) In its adequate appli-

cation, science, means systematized knowledge bearing on the great facts of life and nature, as the science of biology, astronomy, botany, chemistry and the like. Art, on the other hand, is a term that relates to doing rather than to knowing and although there is often of course, much "knowing" necessary in the case of an art. For instance, there are a lot of things to know in music or sculpture, or athletics, but nobody unless, it might be, a prize fighter, would think of calling any of these fields of human activity a *science*. In the same way, bookkeeping or accountancy, is a matter of nicely directed activity, rather than of organized fundamental knowledge. It belongs to the skilled or useful arts rather than to the sciences. I believe that most people who possess a sense of proportion, not to say a sense of humor, will concede this, if they will stop to think. It is about time to cease talking about the "Science of Accounts." Accounting is nothing more than applying to business affairs the principles and methods of arithmetic. Arithmetic, in its turn, is only a department of the science of mathematics.

The Commercial Laboratory Forty years or so ago, I attended a high school in a good-sized western town. Among other things, I studied botany and physics. "(Natural philosophy," they called it then.) In neither of these subjects, was there a scrap of material in the way of a laboratory—not even so much as an air-pump, or an alcohol lamp. We stuffed our memories with scientific terms, definitions, and "laws," and got a few hazy concrete ideas from the few pictures in the textbooks—but no school room experiments. This was the general condition among high schools at that time and even in many of the smaller colleges. Experimental or laboratory work was regarded as belonging to the college and the university, and when progressive educators sought to introduce it into the high school, the mossbacks and standpatters of schoolmasterdom, opposed the idea as a foolish and expensive fad. Today even the village high school has its physical, chemical, and biological laboratories, and the teacher who should propose to teach any science in the way they taught me, would be regarded as an educational Rip Van Winkle.

But while the battle for laboratory work in the science courses has long since been won, it is not so in the commercial work, and in this course, history is being repeated. Only a few high schools have anything in the way of model offices, adding or billing machines, files, cash registers, or other laboratory features, with which to teach the operation of modern business. You will also hear commercial teachers talking about these devices for laboratory teaching as fads, fit only for "business colleges, that must make a show." Progressive and thoughtful commercial teachers, however, are beginning to realize that a commercial laboratory for business students is quite as necessary as a scientific laboratory, for students of science and technicology. The things that have to be learned must be learned by doing them," is just as true now as it was in the time of Pestolozzi, the father of laboratory teaching.

The business college learned this years ago in the hard school of experience, and today there is hardly a business school worthy of the name, in all the country that does not have a fully equipped Office Department, with a school business community carrying on trading, banking, transportation and other business operations. This department has not been organized for mere show, but because experience has abundantly shown that this kind of training is necessary if students are to be efficiently trained for the every-day work of the business world.

The high schools are beginning to learn this also, and there is a growing movement for commercial laboratories in the better type of high schools. Friends of genuine commercial education will everywhere welcome this forward step.

Education not the Whole Thing A rough and ready pioneer Texas cattle dealer of the Davy Crockett type, once visited my old home neighborhood out in Kansas, and "put up" with one of our farmers who was particularly proud of Kansas. The old fellows good naturedly chaffed each other as to the relative merits of the Lone Star, and the Jayhawker states, and each gave and took some pretty keen thrusts. One day the Kansas man called the attention of the Texan to an imposing brick building that stood on a hill near a little town some miles away.

"Do you see that big building, Mr. Texas? I 'spose you have no idea what it's for." "No suh, I reckon I don't less'n hit mought be a jail. That's what you jayhawkers mostly need."

"No siree! It's a school house, but likely you don't have anything of that kind in Texas."

"O, yes suh, we've built a few of 'em for some of the Yankees and Dutch we have down there seemed to need 'em, but our Texas kids are smart enough to get along without 'em."

The laugh, of course, was on the Kansas man, although Texas, it should be remarked in passing, has not attempted to carry out in practice, the theory of the old cattleman, for she has today the largest fund reserved for public education possessed by any state in the Union.

Still, there is something in the old man's gibe, at least to the extent that the school is not the whole thing by any means. Men like John Bunyon, Shakespeare, Stephen Girard, Commodore Vanderbilt and Abraham Lincoln, have, all along the centuries gone to the top with little or no help from the schools. Also, there are plenty of men with a college education who are hoboes. It would seem that, after all, life depends more upon the *man* than the education, although there is not the least doubt that the education helps. Possibly Bunyon and Shakespeare and the others would have done even better with an education. Then, again, it might have spoiled them. As Bro. Cragin observes, "You never can tell." Perhaps it is true that education of a certain type may cramp and restrict some kinds of original and active souls who are strong enough in native wisdom to get along better without it. There is a good story about an able but ignorant congressman from some out west border state, who was picked up during a congressional debate on some trivial matter—a grammatical solecism I believe—by a highly educated Massachusetts member who did not have much to him except his college training. The westerner came back with the retort: "Mr. Speaker: The alleged mind of the gentleman from Massachusetts reminds me of the hill land in old Virginny; it's mighty thin by nature, and entirely exhausted by cultivation."

Perhaps there *is* such a thing as over cultivating the soil of a shallow mind.

Brief Meanderings

Even the liar may deserve our sympathy. Perhaps some of his mental wires are crossed, and messages from his imagination are registered as coming from his memory.

My friend if you haven't a sense of humor, cultivate one. It is the only safe insurance against your becoming a crank or going to the bug house. Life is altogether too important, as well as too interesting to be taken solemnly.

Literature has become so complex and so overgrown that no man can take it in its entirety. In this matter, we are like Yankee Doodle, who "swore that he could not see the town, there were so many houses."

I can conceive of no more profitless waste of time than reading the gory details of the present European war. When it is all over, its real historical significance can be put on a single page. Man is still a fighting animal, and will fight periodically, with or without good cause. We have modern laws to prevent individuals fighting; when we get a little further away from the jungle, we shall have laws to prevent nations from fighting. In the meantime, the details of the fighting whether along the Meuse or in Rag Alley, have nothing to do with man's spiritual progress, which is the only thing worth while.

NEWS NOTES AND NOTICES

Mr. A. P. Meub, teacher of penmanship in Polytechnic High School, Santa Ana, California, reports that institution having an enrollment of nearly a thousand students ranging in age from sixteen to seventy years. He reports upwards of two-hundred taking penmanship. They are offering instructions in extra subjects, such as Automobiling, First Aid to the Injured, and Spanish, the last of which seems to be the most popular subject; penmanship coming second.

Mr. Herbert Donat, formerly of Massillon, Ohio, and more recently of Syracuse, New York, is now teaching penmanship in the Johnstown, Pennsylvania, High School. Mr. Donat is a fine young man who deserves the success he is achieving.

Mr. John George Bohmer, president of the Jones Commercial College, St. Louis, Mo., 68 years old, died of apoplexy after three days' illness.

Mr. Bohmer was born in Richfountain, Mo. He attended parochial schools in his native town, and later became a student of the institution over which he presided, beginning work as an assistant teacher of writing, and a year later as principal of the penmanship and English departments.

He 1870 he entered into partnership with Mr. Jones, founder of the college, upon whose death he became sole owner of the school.

In order to perpetuate the institution, in 1906 Mr. Bohmer incorporated the college and associated with him Messrs. F. A. Torrence, and H. M. Clemmons, and as a consequence the institution will continue.

A commercial teaching position in the Paterson, N. J., High School, has recently been filled by the selection of Mr. George Harris.

The Quincy, Mass., High School, loses Miss Edith Grant from the commercial department, who has been successful in securing appointments for a commercial teaching position in the High School of Commerce, Springfield, Mass.

Wm. H. McCarthy is acting as head of the business department of the Merchants' and Bankers' Business School, New York, N. Y., where he has been employed since October.

W. A. McDougal, formerly of the High School, Steubenville, Ohio, is fortunate in being chosen for a commercial teaching position in The Cass Technical High School, Detroit, Mich., of which Mr. J. L. Holtsclaw is the head.

The West High School, Des Moines, has added Mr. Burton C. Bacon, a former teacher in Soule's Commercial College, New Orleans, to its staff for the coming year.

Mable R. Monroe has left the commercial department of the Edinboro, Pa., High School, to take a similar position in the Easton High School, Easton, Pa.

Mr. A. A. McGhee, Commercial Teacher in the Practical Business College, Cambridge, Ohio, recently announced the arrival of an eight pound daughter, Helen Louise, December 19, 1914. Our congratulations and best wishes.

On Sunday, January 17th, the Y. M. C. A. Auditorium, of Allentown, Pa., was burned out, in which was located the American Commercial School, O. C. Dorney, Proprietor. Damage to records and equipment is said to be about $25,000. The stock room of the school on the fourth floor of the building was so seriously burned out that the contents fell to the floor of the Auditorium below. Our sympathy is hereby extended to Mr. Dorney and his estimable wife, with the hope that they may be able to secure compensating returns in the way of insurance and enough increased business to make up for the loss.

COMMERCIAL GEOGRAPHY

F. M. BEDINGER.

Hancock, Michigan.

The debate is an excellent scheme for creating interest in the Commercial Geography class, and in no other subject are there so many subjects that lend themselves readily to discussion. It is an easy matter to divide the classes up into sections and assign them subjects for debate in connection with the regular work. A feeling of friendly rivalry will thus be created and the students will spare no time and effort in searching for material and preparing it for presentation so that the other side will not win. Aside from the confidence and self-reliance which the debate itself inspires in the student, there are four benefits to be derived from this sort of work. First, it causes the student to do some intensive research and preparation on his own initiative; second, it places before him a mass of material that bears on all phases of the subject; third, it makes him take a decisive attitude toward the subject and to use all of his powers in the detence of this attitude, and fourth, this thorough discussion of the subject makes a marked impression upon the student's mind which will enable him to retain the information gained and to supply it to his every day affairs after the Commercial Geography course is finished and after he has left school. Some courses are intended primarily to train and develop the mind, but after all those that give the student some useful information to carry away with him are the ones most worthy of a place on a school curriculum. Commercial Geography if properly taught meets both of these requirements.

When all the commercial nations have been considered individually it is well to allow the work to resolve itself into a comparative study of these countries. In his address before the N. E. A. in Chicago in June, 1912, Mr. R. H. Whitbeck, of the Department of Geology and Geography of the University of Wisconsin, said: "Frequently the best way to get at the underlying causes which make for or against commercial development is to select two countries which are commercial rivals and compare and contrast them. The comparison of France and Germany with regard to climate, resources of soil and minerals, favorableness of geographical position, character of coastline, racial traits, education and government, will help to impress the reasons why one of these countries surpasses the other in industry and commerce."

Professor Whitbeck next went on to explain a device borrowed from the Agricultural College and used in the University of Wisconsin. As the Agricultural students judge a dairy cow on a score of 1000 points assigned to different characteristics of a perfect animal according to the relative importance of these characteristics, so are the students in commercial geography asked to judge or score various commercial nations. An ideal country would of course get 1000 points, but since such a country does not exist one must be assumed and all others scored according to this as a standard.

The gentleman divides the 1000 points as follows:

(1) Climate in all its bearings combined with area—350 points.

(2) Natural resources—300 points.

(3) Natural advantages for carrying on international commerce including physiology, boundaries, coastline, situation with regard to other nations—150 points.

(4) The people, and the intelligence with which they utilize their advantage and resources—200 points. Thus the various countries are scored and the students are required to defend their gradings in oral discussions.

I have used these devices in my classes repeatedly and have found them efficient in every detail. Such work forms a fitting summary for the Commercial Geography course and those who follow out this plan will discover in it an excellent means of clinching in the mind of the student the information gained through the whole course.

Concerning the actual class work I must be brief. All the principles mentioned in Prof. Betts' book, The Recitation, on the purposes of the recitation, the method, and art of questioning, conditions necessary to a good recitation, and the assignment of the lesson apply here. By all means make the student feel his responsibility. Have him do the work, but at the same time impress upon him the fact that he is working for himself and not for the teacher. Be tactful in questioning. Fact questions must certainly be included but not used to the extreme. Hold the pupil down to the essentials that he ought to know and then give him questions that will cause him to think, reason, judge, and compare. Make the subject a live one, bring it up to date in every respect, and give all you have to make it practical in all details. Do this and teaching Com'l Geography will become a joy, attended with success and practical results.

The following list will furnish the teacher with information regarding available material that will prove invaluable in working out the course in Commercial Geography.

From the Government

The various bureaus under the departments of our government publish a vast amount of valuable material a great part which can be obtained by writing to your congressman. If he cannot supply you, the Supt. of Documents, Government Printing Office, Washington D. C., will mail any desired matter on receipt of the list price. Lists of the government publication are published periodically and can be had for the asking. Write the Supt. of Documents for the following price lists:

No. 15. Geological Survey publications.
16. Agricultural Dept. list of Farmers' Bulletins, etc.
25. Publications of Interstate Commerce Commission.
35. Geography and Explorations.
38. Publications of Animal Industry Bureau.
43. Publications of Forest Service.
47. Statistics Bureau, Agricultural Dept.
48. Weather Bureau.
53. Maps published by various Gov't Bureaus.
56. Smithsonian Institute Publications.

The Daily Consular and Trade Reports can be obtained from your congressman, or if his supply is exhausted, from the Supt. of Documents at $2.50 per year mailed daily, or at $6 per year for cloth bound quarterly volumes.

The Forest Service, Dept. of Agriculture has prepared the following sets of lantern slides for loan purpose:

General Forestry.
Conservation of the Forest.
The Work of the Forest Service.
Nature Study and Forestry.
Geography and Forestry.
Agriculture and Forestry.

The Forest service also has a traveling photograph exhibit of 44 large mounted photographs which can be borrowed for short periods, by addressing a request to "The Forester."

(*Continued on page 24*)

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

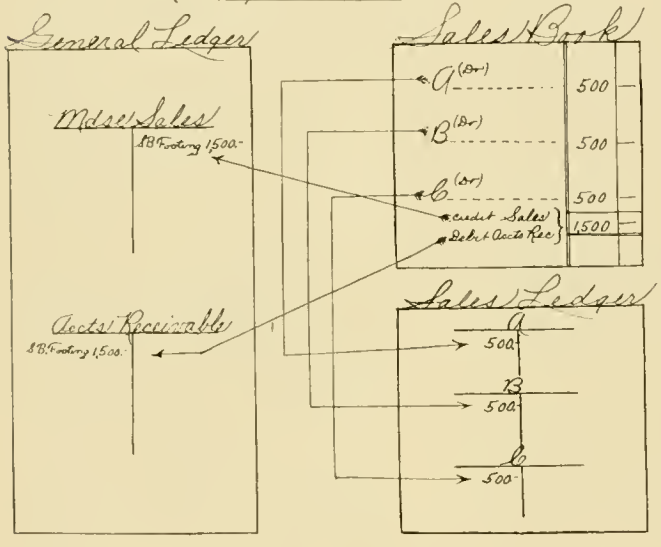
No. 7.

The Teaching of Controlling Accounts

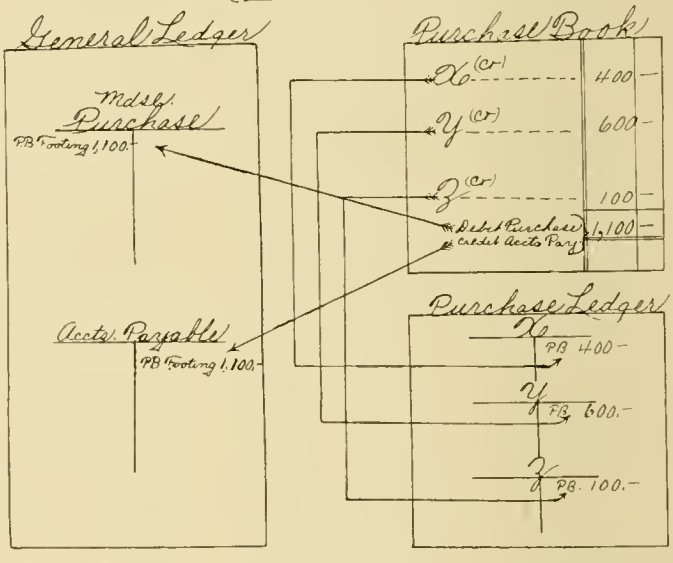
In my last article I briefly sketched the evolution of special books of entry. In doing so I touched upon the growth of the ledger, showing how it had to be divided into three parts. These parts were the Sales or Customers' Ledger, the Purchase or Creditors' Ledger, and the General Ledger. As their names imply, the first contains only the personal accounts of customers; the second, only the personal accounts of creditors: and the third, all other accounts. This eliminates all personal accounts except those of the proprietor from the General Ledger, thereby greatly decreasing its bulk. In order that the General Ledger may be complete and contain all the elements necessary for a trial balance without reference to the subsidiary ledgers, certain accounts known as summary or controlling accounts are introduced into the General Ledger. The names of these accounts are usually Accounts Receivable and Accounts Payable. The former represents the Sales or Customers' Ledger, and shows the total amount due from customers. The latter represents the Purchase or Creditors' Ledger, and shows the total amount due to creditors.

It naturally follows that to achieve this result every time the bookkeeper debits or credits a personal account, he must likewise debit or credit, as the case may be, the Controlling Account. This last is accomplished by posting totals or footings rather than individual items. Let us take Accounts Receivable for example; A, B, and C buy $500 worth of merchandise each. They are each debited in the Sales Book for their respective shares which are posted to the debit of their individual accounts in the Sales or Customers' Ledger. The footing of the Sales Book represents the total sales for the month—also the total amount due from customers. As A, B and C have been debited individually in the Sales Ledger, the footing of the Sales Book must be posted to the debit of Accounts Receivable in the General Ledger, and also to the credit of Sales Account. This makes the debit and credit complete in the General Ledger, and at the same time the total amount due from customers is shown in the Controlling Account. (See Diagram 1). The debiting of the Controlling Account and the crediting of Sales can be done by passing a Journal entry to that effect. In fact this method is preferable as the students grasp it much better and it restores to the Journal its functions of recording all transactions even though they may be in summary form.

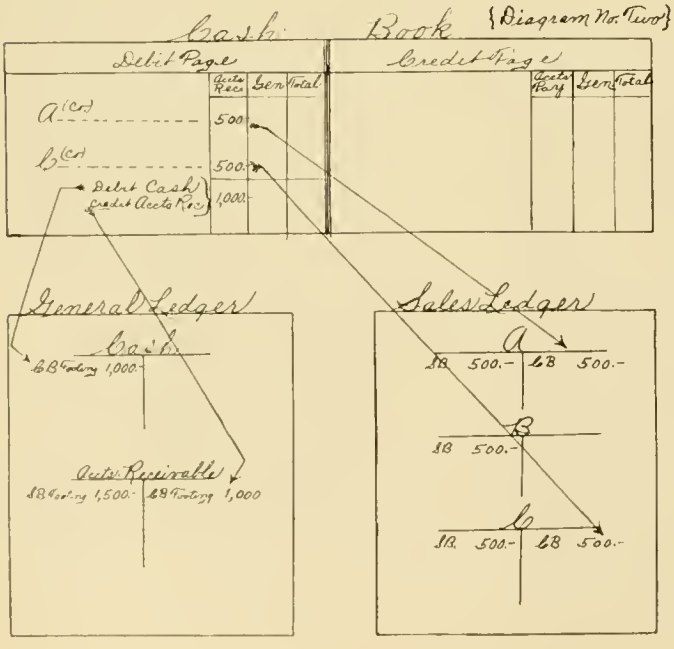
{Diagram No. One}



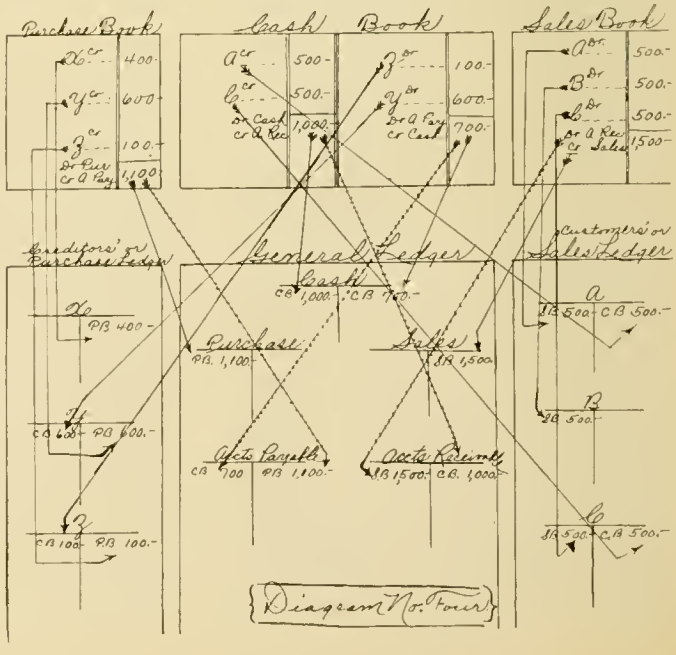
{Diagram No. Three}



{Diagram No. Two}



{Diagram No. Four}



When cash payments are made by customers they are credited on the debit side of the Cash Book and the amount of such payment is extended into a special column provided for that purpose. This column is headed Sales Ledger, Accounts Receivable, etc. The footing of this column is posted to the debit of Cash Account and to the credit of Accounts Receivable, preferably by Journal entry. The individual customers' accounts would, of course, be credited in the Sales Ledger. Suppose for example that A, and C each pay their accounts in full, the postings from the Cash Book would be made to their individual accounts in the Sales Ledger on the credit side, thus cancelling them. The only account now in the Sales Ledger with a balance is that of B which has a debit balance of $500. This is the total amount due from customers, and this is the amount which should be shown by the balance of Accounts Receivable. If the footing of the special column has been properly posted as indicated above, it will be seen that its balance fully agrees with that of the Sales Ledger. (See Diagram 2).

Other payments by customers, as by promissory notes would be on the same principle. If the notes are recorded in the Journal a special column would be provided for customers' accounts from which they would be posted to the credit in the Sales Ledger, and another column could be provided for the notes, and the footing of each column would be posted as totals, one to the debit of Notes Receivable and the other to the credit of Accounts Receivable. This could be done by making a summary Journal entry, The individual debits for Notes Receivable Account would be checked off to show that they were not posted singly.

The principle which has just been explained in regard to the Controlling Account of the Sales Ledger is also true of the Controlling Account of the Purchase Ledger except that the postings would be the inverse. The purchases are entered in the Purchase Book, and the creditors are individually credited in the Creditors' or Purchase Ledger. The footing of the Purchase Book is posted to the debit of Purchase Account and to the credit of Accounts Payable in the General Ledger. (See Diagram 3.)

For payments to creditors a special column is provided on the credit side of the Cash Book into which the amount of each payment is entered. Postings are made to the debit of the personal accounts in the Purchase Ledger, and the footing of this column is posted to the debit of Accounts Payable and to the credit of Cash in the General Ledger, either by a Journal entry or otherwise. The balance of Accounts Payable in the General Ledger shows the total amount due to creditors.

The whole system as thus briefly sketched can be nicely illustrated by one diagram, as in No. 4. This may seem complicated at first but in teaching the subject it is best to present one book at a time as I have done in Illustrations 1, 2 and 3.

In the teaching of any subject, and especially Bookkeeping, the teacher should use many illustrations, either in the form of diagrams or otherwise. These give the students good mental pictures which are easy to recall either in oral recitations, or in actual application. I find it is a good plan after the subject has been thoroughly presented in sections, to place the Diagram No. 4 on the blackboard, and have the students make copies of it for future reference. To have blackboard drills, where the student is obliged to draw and explain the same diagram, is of great benefit in getting the principle clearly instilled in his mind. I usually call on a student who, I think, needs the drill, rather than on one who would do it correctly and promptly. I then let the class point out the mistakes of the student who is working at the board, and he is obliged to correct them as indicated. The class will obtain greater benefit from this kind of a drill than from one given by sending to the board a thoroughly competent student.

In such work the teacher must drill, drill, drill. He must go over the subject until there is no doubt in his mind that the majority of the students understand it. The only danger here is that the teacher may insist on details until the students lose sight of the real principle involved. The antiquated texts and systems of bookkeeping taught detail, and only detail. Today the aim is to teach the *principles* so thoroughly that the students may apply them to any system, office, or business with which they may become connected.

The day of long-winded talks over the heads of the pupils is a thing of the past. Brief, concise and clear, illustrated explanations of *principles* is the armor of every successful teacher. I am sorry to say that conciseness has been abused and misinterpreted by some extremists to the point that they sit at a desk with a key-book and check results all day long. This is not teaching, and such persons are not teachers. Almost any student could do as well. The vocation of the teacher is greater than that of the minister or physician. The life of the teacher is sacrificed for the good of humanity. He slaves year after year to fit the children of today to become the model men and women of tomorrow. He prepares them for the life battles of the future. He is the maker of future nations and history. He is the builder of the human race. But for all this his task is a thankless one. Few appreciate him, and many criticise. This, however, renders his calling only the greater.

The present trend of the educational world is vocational. Synonymous with "vocational" is "commercial." There exists no department more highly specialized in our schools than the departments of commerce. The demand for commercial teachers is increasing. Their qualifications are being raised to a higher plane. Let every commercial teacher regard his calling as sacred, and resolve to continually equip himself, intellectually and otherwise so as to keep abreast of the times and to raise even higher the standard of his glorious work and calling.

LONGEVITY AND LIQUOR.

The life insurance presidents of the many companies in this country have an organization —The Association of Life Insurance Presidents—and meet once a year for the purpose of discussing ways and means of furthering the interests of the life insurance business. However, much is said at these meetings that is of interest and value to the public generally. In looking over a copy of the proceedings of the last meeting, held in New York in December, 1914, we stopped and read one address from beginning to end—"Can Insurance Experience Be Applied to Lengthen Life?"—by Arthur Hunter, Actuary New York Life Insurance Company. Forty-three of the leading life insurance companies in United States and Canada agreed in 1909 to prepare their collective experience on many different classes of insured. The companies supplied their records on about 2,000,000 lives, covering a period of twenty-five years. It is the largest and most comprehensive investigation ever undertaken by insurance companies anywhere. The object of this investigation was to determine from past experience the types of lives among which the companies had a higher mortality than the average. The results of the investigation have appeared in four volumes, and the fifth is in press. It has taken the Central Bureau about three and a half years of continuous labor to produce the results, using the most up-to-date machinery in the way of electric sorters and tabulators. A card was supplied for each of the policies issued from the years 1885 to 1909 among certain types, the history of the person being given on such card.

While diseases and occupations were dealt with by Mr. Hunter, we wish to quote him here on the selling of liquor and the drinking of it, as follows:

The Liquor Business.

"There is a general impression that saloon keepers do not live as long as persons in non-hazardous occupations, but it is not generally known that most classes which are connected with either the manufacture or sale of liquer have a high motality. Among saloon proprietors, whether they attended the bar or not, there was an extra mortality of 70 per cent.; and the causes of death indicated that a free use of alcoholic beverages had caused many of the deaths. The hotel proprietors who attended the bar either occasionally or regularly had as high a mortality as the saloon keepers, i. e., the lifetime was reduced about six years on the average on account of their occupation. The mortality among those connected with breweries was about one-third above the normal. The large class of proprietors of wholesale liquor houses had an extra mortality of about one-fifth. In the fourteen subdivisions of the trades connected with the manufacture or sale of alcohol, there was only one class which had a normal mortality, and that was the distillery proprietors. The facts regarding the adverse effect on longevity of engaging in the liquor trade are such that, if they were generally known, young men who are easily tempted would be deterred from entering this business.

HABITS AS TO ALCOHOLIC BEVERAGES.

Nothing has been more conclusively proved than that a steady free use of alcoholic beverages, or occasional excesses, are detrimental to the individual. In my judgment, it has also been proved beyond peradventure of doubt that total abstinence from alcohol is of value to humanity ; it is certain that abstainers live longer than persons who use alcoholic beverages. The low mortality among abstainers may not be due solely to abstinence from alcohol, but to abstinence from tobacco, and to careful regard for one's physical well-being.

Among the men who admitted that they had taken alcohol occasionally to excess in the past, but whose habits were considered satisfactory when they were insured, there were 289 deaths, while there would have been only 100 deaths had this group been made up of insured lives in general. The extra mortality was, therefore, over 50 per cent., which was equivalent to a reduction of over four years in the average life of these men. If this meant that four years would be cut off the end of the average normal lifetime of each man, there are many who would consider that "the game was worth the candle"; but it means that in each year a number of men will die at an earlier age than they should. For example, at age 35, the expectation of life is 32 years ; in the first year after that age, instead of, say, 9 persons dying, there would probably be 12 deaths; that is, three men would each lose 32 years of life; in the next year probably four men would each lose 31 years of life, etc. As a matter of fact, many immoderate drinkers would live longer than 32 years, but not nearly so many as would live if they had been moderate drinkers, and far fewer than if they had been total abstainers from alcohol.

With regard to men who had used alcoholic beverages daily but not to excess, the experience of the companies was divided into two groups ; (a) men who took two glasses of beer, or a glass of whiskey, or their equivalent, a day; (b) men who took more than the foregoing amount, but were not considered by the companies to drink to excess. The mortality in the second group was found to be fully 50 per cent. greater than in the first—an excellent argument for moderation in the use of alcoholic beverages. The foregoing result does not mean that the large excess mortality in Class (b) was due to their drinking a little more each day than those in Class (a). It is probable that among those who were very moderate users of alcoholic beverages there were comparatively few who eventually used liquor immoderately ; but among those who took more than a glass of whiskey or its equivalent a day there were probably a goodly number who increased their daily consumption after having applied for insurance, and who eventually drank to an immoderate extent. Part of the hazard from alcoholic beverages lies in the user losing the power to limit himself to a moderate consumption.

Among the men whose habits were formerly intemperate but who had reformed for at least two years prior to their acceptance by insurance companies, the extra mortality was fully 30 per cent.; i, e., their average lifetime was reduced by about three years. This excess mortality is partly due to the effect of previous intemperate habits in undermining the system and partly to a proportion of the persons relapsing into their old habits."

The above statistics may suggest to commercial teachers the subject for a talk on business ethics. It should be remembered that the purpose of the preparation of these statistics was not to excite public interest or curiosity, but for actual use in a great business. No haphazard methods were used, but instead the most approved and scientific known to actuaries and medical directors. Their knowledge of mortality is based upon the actual experience of companies with all sorts and conditions of men and women and naturally appears in the form of statistics.

The figures given may place the subject in a new light to the young men and women pursuing a commercial education. And are they not entitled to know them, as well as the figures in problems involving only dollars and cents?

The investigations undertaken by the companies were primarily intended to assist them in determining which types of persons could safely be accepted for insurance at the regular rates of premium, which types should be charged an extra premium, and which should be declined. These insurance companies now know what rates of premium to charge certain classes of persons, and which classes not to accept for insurance. Commercial knowledge, the results of commercial education, pointed the way to secure the desired results. In other words, costs accounting of the most practical kind has been applied to the life insurance business. Incidentally, these companies have given us the most powerful argument imaginable in favor of temperance, or we should say, total abstinence.

COMMERCIAL GEOGRAPHY

Continued from page 21.

Lantern Slides for Use in Commercial Geography

Special Sets of Lantern Slides can be obtained from the following sources:

Keystone View Company Meadville, Pa., any subject. Write for information about the "600 set."

Underwood and Underwood, 12 and 14 West 37th Street, New York City, write for, "The World Visualized for the Class Room."

T. H. McAllister Co., 49 Nassau St., New York.

Central Scientific Co., Chicago.

Erker Bros., Optical Co., 604 Olive St., St. Louis.

Genre Transparency Co., 507 N. Clark St., Chicago.

McIntosh Stereopticon Co., Chicago.

Chas. Beseler, Co., New York.

Industrial View Co., 2615 Olive St., St. Joseph, Mo.

Elmer L. Foote, Cincinnati, Ohio.

F. Jay Haynes, St. Paul, Minn.

Geography Supply Bureau, Ithaca, N. Y.

EXHIBITS OF SPECIMENS.

School Exhibits can be obtained from the following sources. In a few cases a small fee is charged.

Washburn-Crosby Co., Minneapolis, Minn.—wheat.

Pillsbury Flour Co., Minneapolis, Minn.—wheat.

Walter Baker & Co., Dorchester, Mass.—Cocoa and chocolate.

Price Baking Powder Co., Chicago, —Baking Powder.

Horlick's Malted Milk Co., Racine, Wis.,—Malted Milk.

Postum Cereal Co., Battle Creek, Mich.—Cereal foods.

Diamond Crystal Salt Co., St. Clair, Mich.—Salt.

Eberhard Faber Co., 37 Greenpoint Ave., Brooklyn, N. Y.—Graphite.

Cheney Bros., South Manchester, Conn.—Silk.

Larkin Soap Co., Buffalo, N. Y.—Soaps.

Standard Oil Co., Duluth, Minn.—Petroleum and Products.

International Harvester Co., Chicago.—Binder Twine and Slides on The Development of Agriculture.

H. W. Johns-Manville Co., New York—Asbestos.

Huyler's Cocoa and Chocolate Works, N. Y.—Cocoa, Chocolate.

American Corn Manufacturers' Association, Chicago—Corn Products.

Walter M. Lowney Co., Boston, Mass.—Chocolate.

Chase & Sanborn Tea & Coffee Importers, Chicago—Tea, Coffee.

The Beaver Board Companies, Buffalo, N. Y.—Beaver Board.

Morris & Co., Chicago—Meat products.

Swift & Co., Chicago—Meat products and printed matter.

Armour & Co., Chicago—Meat products and printed matter.

Cambridge Botanical Supply Co., Waverly, Mass.—Cotton Exhibit.

Corticelli Silk Mills, Florence, Mass.—Silk.

A. J. Tiffany, 210 E. 40th St., Chicago—Industrial Nature Cabinet.

RAILROAD AND STEAMSHIP LINES.

Nearly all of the large railroads and steamship lines publish pamphlets and bulletins relating to industries, scenery and natural wonders along their lines. The following brief list will suggest a few opportunities for obtaining material:

Southern Pacific R. R., Chicago.

Frisco Lines, St. Louis, Missouri.

Great Eastern R. R., 261 Broadway, N. Y.

North German-Lloyd Steamship Co., 5 Broadway, N. Y.

London & Southwestern R. R., 281 Fifth Ave., N. Y.

Canadian Pacific R. R. Co., Pacific S. S. Lines, Montreal, Canada.

Cotton Belt Route, St. Louis, Missouri.

Soo Line, Minneapolis, Minnesota.

Northern Pacific R. R., St. Paul, Minnesota—Bulletins.

Bulletins on Dakota and Minnesota, and lantern slides on Yellowstone Park. The latter can be borrowed for short periods.

Holland-American Line, 39 Broadway, N. Y.

New York Central Pacific, R. R., Winnipeg, Manitoba.

Denver & Rio Grande, R. R. Chicago.

Norwegian American Line, 8-10 Broadway, New York.

Hamburg-American Line, 41-45 Broadway, New York.

Santa Fe R. R., 1119 Railway Exchange, Chicago—Bulletins and slides on the Grand Canyon of Colorado.

Northwestern R. R., Chicago.

Wabash, R. R., Chicago.

Great Western R. R. of England, 501 Fifth Ave., N. Y.

Other valuable sources of information are:

Statesman's Year Book.
World's Almanac.
Carpenter's Geographical Readers.
International Yearbook.
World's Work.
National Geographic Magazine.
The World Today.

While this list of materials is far from being complete it will furnish the teacher with a beginning which can gradually be extended to include many other topics from innumerable sources. The daily papers and current periodicals are full of announcements of literature that can be obtained without much trouble or expense. By following up these lines an elaborate library and museum can be built up which will always prove valuable as supplementary material in the teaching of Commercial Geography. For a most complete list of material on geography which may be obtained free or at small cost see The Wisconsin Library Bulletin for January-February, 1912. See also the same list somewhat extended in the Journal of Geography, published by the University of Wisconsin, for January 1914.

Obituary

H. R. Krout, son of the veteran commercial teacher, J. N. Krout, for twelve years connected with the Northwestern Business College, Chicago, died at his residence in that city recently of tuberculosis.

He was thirty-six years of age and possessed marked ability as an accountant, at the time of his death being head accountant of the firm of Felt and Tarrant, manufactures of the comptometer. He began teaching at an early age and in 1903 graduated from the Spencerian Commercial School, Louisville, Ky., afterward teaching two years in the Northwestern Business College. He resigned to take up work as an accountant and for a number of years filled the exacting position above mentioned.

He is survived by his wife, parents, three sisters and a brother. Interment took place at his boyhood home Mount Gilead, Ohio.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER SEVENTEEN

Mr. Court H. Warren writes that he has been promoted from the position of private secretary to the president of the Inland Packing Company to that of assistant manager of the western branch house. He feels a little nervous over the transition from the *dicated to* to the dictator He asks for some suggestions.

HELPFULVILLE, March 4, 19—

My dear *Mister* Warren:

Or should I say *Honorable*? I approach the task you have set me with much awe. What made you think that I, whose only experience in the packing business is as a consumer, and that under something of a protest, could advise you how to write letters about the price of lard or the visible supply of canners?

About all I know about the business from a technical standpoint was gleaned from the "Letters of a Self Made Merchant to his Son." The old man tells his son that there are just three rules to govern a man's speech or his writing:

1. Have something to say.
2. Say it.
3. Stop talking.

Here's where *I* ought to stop, I guess (or reckon, or calculate, according to the particular part of Rome in which you live), for I have at least said about all that I know about the packing business.

If you will permit me to ramble around in a general sort of way, I may be able to entertain you with something a little foreign to the real subject—perhaps. That seems to be a teacher's privilege, or was when I went to old Professor Green's class in economics. The boys had a saying then that the old fellow's period was the intensive farming period. That was his hobby and he rode it hard. I didn't see the connection then, and perhaps the rest did not, but I see now that intensive farming may yet prove the solution of a good many economic problems in the United States. And I take it that in the packing business the breaking up of the great cattle ranges has affected your methods of doing business too.

I don't believe you will let your sudden bound into a dictator's chair affect you in the way the office boy's promotion did him: "I've had a promotion," he announced proudly. "That so; how much do you get now?" inquired his interested friend. "Just the same as I did before but I got another kid under me I can boss around."

I heard of a fellow the other day who discovered that his stenographer was taking some liberties with his English, having, as she believed straightened it up somewhat. He was a narrow little "two by four" mentally and therefore resented it. "Hereafter," he informed her, "you write just what I say. No more, no less." That girl had the spirit of Mark Twain somewhere in her, as witness the transcript she handed her critical dictator later in the day:

Take this letter to John Jones: John Jones—Now where in the dickens does that chump live? Po—,Po—, Podunkville, I guess it is. Darn a fellow who would live in such a burg any way. Dear Mr. Jones: Blame it all, where are those figures I had here anyway? Did you move them? Doggone it all,I want you to keep out of my desk. I can't be always hunting around after you stir things up here with a pitchfork. Here it is. All right, now, let's get through with this thing some time. In response to your esteemed favor of the 25th, I take great pleasure in quoting for your very select trade (select be ——) $15.00 a dozen for Misses' ready-made house dresses in sizes ranging from, let me see, about the size of a cow down, I guess, that's the way they grow down there. You might make it 26 to 34. Hoping to receive your valued order, (I'll value it a cussed sight more if you pay for it inside of a year this time) I am

Very cordially yours,

To be a little more serious, I suggest that, even though you may be a very busy man, you ought to go through your letters before the dictation begins and know just about what you want to tell each one. There will be some on which a pencilled "Yes" or "No" may be sufficient. Don't waste your time and that of your stenographer in dictating answers to these.

My friend Mr. Smith, of St. Louis, like you, was a stenographer before becoming a manager. He tells me that he carries a notebook with him and jots down ideas in shorthand as they come to him. He may be on a street car or walking along a sidewalk. If he gets an idea that he wants to nail down where he can find it, out comes the notebook and the point is fixed. If I were you, I should not forget my shorthand, I think. In the same way, little shorthand notes on the margin may remind you of something you might otherwise forget when you came to dictate. Or, if your stenographer writes your system, and you can make notes she can read, why not let her develop the letter from your notes?

Without actually having had experience in your kind of work, I judge that you will be very busy and that time will mean much to you. Also that it will be very easy to forget or neglect things that are vitally important. I believe the ideas I have suggested may be of value, although possibly superfluous, for any young man with the vim and energy to go up probably has no need of this sort of trite advice. I have at least shown my good will and hope that you will know that I have tried to write a recipe worth while, even though it might spoil a few "messes" for you.

With congratulations, I am

Truly your friend,

JOHN FAITHFUL.

ARKANSAS COMMERCIAL TEACHERS' ASSOCIATION.

F. B. ADAMS, PRESIDENT, BATESVILLE, ARK.
R. B. HARWELL, SECRETARY, LITTLE ROCK, ARK.

April 8, 1915, 2:00 P. M.

The Place of Commercial Department in Modern High School. By C. E. Alexander, (England High School) England, Ark.

How May the Commercial Education be Improved in this State? By R. B. Harwell, (Draughon's) Little Rock, Ark.

ROUND TABLE DISCUSSIONS ON COMMERCIAL SUBJECTS.

The Presentation of the Rudiments of Bookkeeping. Lead by S. T. Ersland, (Siloam Springs Business College), Siloam Springs, Ark.

Office Training and Banking. Lead by Mr. Weakly, Little Rock High School, Little Rock, Ark.

Commercial Law. By Mr. Barney McDaniel, (Ft. Smith High School), Fort Smith, Ark.

Commercial Arithmetic and Rapid Calculation. By B. B. Mooney, (Henderson-Brown College), Arkadelphia, Ark.

April 9, 1915, 2:00 P. M.

ROUND TABLE DISCUSSIONS ON SHORTHAND AND TYPEWRITING.

Individual Instruction and Results. Lead by Miss Josephine Garvey, (Draughon's Business College), Little Rock, Ark.

The Advisability of Teaching Shorthand in High Schools and Its Relation to Other High School Work. By R. W. Manly, (Little Rock High School), Little Rock, Ark.

Graded Dictation. By Mrs. F. B. Adams (Batesville Business College), Batesville, Ark.

Office Training for Shorthand Students. By Mrs. A. L. Davidson, (Fayetteville Business College), Fayetteville, Ark.

Court Reporting. By R. W. Hart, (Camden Business College), Camden, Ark.

Art Business College Mgrs. will meet April 9, 1915, at 8 P. M. Draughon's B. C., Little Rock.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

COMMERCIAL LAW
VII

The liability of the maker of a note, draft or check, is absolute. He promises to pay, and the only thing that will discharge the liability is payment, or bankruptcy, or the statute of limitations. It is not necessary, so far as the liability of the maker of a negotiable instrument is concerned, to ask for payment when the note is due. The maker should look up the payee or holder of the note, and tender payment.

It sometimes happens, however, that the maker does not pay the note or draft or check. Then if there are endorsers, the holder has a claim upon them; but in order to hold them, he must take the following steps.

First, he must present the note to the maker on the day it is due, and demand payment. (Note what your text says about presentment and demand when the maker lives in another place.)

Second, if payment is refused, the holder must notify the endorsers. This must be done the day the note is due, or the next business day following. Notice may be given personally, or written notices may be mailed. The holder may notify the last endorser or any of whom he chooses to hold. Each endorser has until the next day after he receives notice to notify the next prior endorser.

In case the paper is paid by an endorser, he is entitled to the paper; and he then has a claim against any prior endorsers, as well as against the maker of the paper. Only payment by the maker can discharge the paper.

The theory is this: Whoever made the bad bargain should suffer for it. If the payee accepted a worthless paper from the maker, he should bear the loss, rather than the man who bought the paper from the payee on the joint credit of the maker and the payee (first endorser.)

"Protest" is a formal proceeding sometimes taken with bills, notes, or checks. It is necessary in order to serve notice or dishonor on the drawer or endorsers of foreign bills of exchange, and is sometimes used when domestic bills of exchange, notes, or checks are not paid when presented. Protest must be made by a Notary Public or other officer authorized to administer oaths.

"Notice of Protest" is a formal notice that a paper has been presented for payment, and payment refused. It is made out by the notary who makes the demand, either at the time of such demand, or afterward from memoranda made at the time.

The words, "No Protest. Tear this off before presenting," are often printed at the end of drafts. They indicate that the drawer does not want to be put to the expense of protest fees, in case the draft is not paid; and he asks that the words be torn off before presenting, because if the drawee thinks that the draft would be protested if not paid, he would be more likely to pay it than if he knew that it would not be protested.

The whole law of negotiable instruments is based on the theory that trade will be facilitated by making safe and easy the use of bills exchange, notes and checks. Therefore the law provides that a man who is offered such paper may buy it without risk, provided only that it is regular on its face, and that he knows either the party who signed it (the maker) or the party who endorses it to him. He need not inquire into all the circumstances surrounding the formation of the contract.

HEAR YE.

Ho! Ye men of the East! From the Land of the Setting Sun there comes a courier bearing the following message:

The Commercial Teachers of Colorado assembled in Convention in the Queen City, of the Plains, December 29-30, 1914. The following program was rendered:

COMMERCIAL SECTION

Tuesday, December, 29, 9:00 a. m.
Room 2, East Side High School.

Officers: President, E. W. Smith, Denver; Secretary, Mrs. Ida Brainard; Council Members, Ada R. Collins, 1914, Colorado Springs; J. E. Huchingson, 1916, Denver.

9:00 a. m.—President's Address.

Secretary's Report. Round Table: "How Can We Make Our Students Measure Up to the Requirements of Business"—By a Rapid Fire Battery of Six Selected Speakers.

Leader has four minutes to open the discussion and one minute for each introduction. Each speaker has four minutes. All speakers will have a supply of high power ideas. No introductory remarks, excuses or apologies will be permitted.

10:15 a. m.—"Filing Systems and How Best To Teach Them"—E. P. Perrin, President of Merchant's and Salesmens' Co-operative Training Schools.

Paper: "The Commercial Course," (Eighth Grade View Point)—Irene Fisher, Commercial Teacher, Gilpin School, Denver.

Paper: "Opening the Doors of the Colleges to Commercial High School Graduates"—Ada R. Collins, Colorado Springs.

11:00 a. m. (sharp): Typewriting Contest begins—Director, W. C. Pittinger, Longmont.

Those not directly interested in the contest, will be otherwise entertained while same is taking place. Winners of each class will be announced, and medals exhibited.

12:00 a m. Meeting adjourns.

COMMERCIAL SECTION.

Wednesday, December 30, 9:00 a. m.
Ordinary, Brown Palace Hotel.

9:00-9:30. Hobby Ride; free for all, one ride only. No one shall ride more than five minutes.

9:30. "The Present Status of Commercial Education"—Earl J. Glade, Brigham Young University, Utah, President Commercial Section N. E. A.

"Standardization"—James E. Huchingson, Denver.

"The Ethics of Business"—Rabbi William S. Friedman, D. D.

11:15-12:00. Business Meeting, Election of Officers, etc.

12:30. Joint meeting and Luncheon with Business Men—Denver Chamber of Commerce Building.

There will be an Exhibition of Penmansbip in the Typewriting Room at East Side High School, under direction of Mrs. M. F. Powell, Loveland.

Every member on the program was present and every teacher in the audience felt that he got his money's worth. Professor Earl J. Glade, of Brigham Young University, Utah, was the only speaker from out of the state. Professor Glade is certainly a "live wire," and he was most thoroughly enjoyed.

At the conclusion of the formal program, the Commercial Teachers assembled for luncheon at the Denver Chamber of Commerce, after which they were entertained by moving pictures furnished by the Remington Typewriter Company, namely, "The Evolution of a Stenographer."

The feature of the first day was a State Typewriting Contest—the first one ever held in Colorado—in which forty young people participated. The contest was divided into three Sections as follows:

Pupils having had not more than one year of instruction in typewriting were placed in Section One; those having more than enough for Section One and not over two years, were placed in Section Two; while Section Three included students who had had more than two years, and not more than three years' instruction.

Miss Ruth Kennedy of the North Side High School, Denver, won a bronze medal for writing 53 net words a minute in Section One. Miss Edna Norburg, of the Modern School of Business, Denver, was awarded a silver medal for making the best record in Section Two, namely, 47 words a minute. Gregor MacPherson, of the Denver Evening High School, wrote in the fifteen minutes, 1280 words, made 13 errors, and established a net record of 81 words a minute. Mr. MacPherson was declared by the management to be the Champion School Typist of Colorado.

This contest was duly sanctioned by J. N. Kimball, of New York, Chairman of the National Contest Committee, and these young people are, therefore, eligible to participate in any National or International Contest which may be held in the future.

May it not be expected, that Colorado will be heard from along this line in the future?

The keynote of the convention was, a more uniform course of study for high schools, with a view to receiving more recognition from colleges and universities for work done by pupils of the Commercial Course.

E. W. SMITH,

North Side High School, Denver, Colo., Jan. 11, 1915.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

HEALTH AND ITS RELATION TO EFFICIENCY

It is said that THREE BILLION dollars are lost in salaries every year because of the sickness of workingmen, thirteen million cases being reported. This is an enormous sum and most of this loss is due to ignorance.

If the average man made a scientific study of his physical requirements he would greatly increase his efficiency. The average young man rarely thinks of health in its relation to either efficiency or ultimate success. He continues to live from day to day without giving thought to the future from the standpoint of health and its relation to his future earning capacity.

Health is that normal condition of the threefold man which enables the physical organs to correctly perform their functions, and contribute to the highest development of the positive qualities—physical, mental and spiritual. Here we have a definition of health, and now let us consider another definition, a definition of truth as it relates to health and the individual. There is biological truth, agricultural truth and truth as it is related to every sphere and phase of life. But what I have reference to here is truth as it relates to you, to me, to the individual.

Looking at truth from the personal point of view I would say that it is that phase of human experience which squares with the highest development of the individual, physically, mentally and spiritually. Anything then that squares with the highest development of the individual, physically, mentally and morally is truth as far as the individual is concerned. But anything that does not square with the highest development of the individual either physically, mentally or spiritually is not truth as far as the individual is concerned. It is falsehood and is an enemy of the individual. Right here we must be careful or prejudice will creep in. You are neither interested in my prejudices nor my opinions. Neither am I. I am interested in facts. So are you.

No man can afford to permit his prejudice to either chloroform his judgment or stand in the way of his opportunities. No man can afford to disregard his own best interests and he does just that when he permits his likes or dislikes, opinions or prejudices to dictate his course of action.

What is the great difference between man and the animal? The difference you say is in judgment and the ability to reason. Very well. You have often seen a horse in a pasture in the summer time. He ate when he pleased. He drank when he pleased. He walked, he ran, he played according to the dictates of animal impulse. In other words he was following animal instinct and impulse. He was not being guided by either reason or judgment.

What is the difference between the animal and the man? There is this difference. Man like the animal has an animal impulse but he also has reason and judgment to control the animal impulse.

But what must we say of man when he permits his inclinations and his impulses instead of his judgment to dictate his conduct in life? We must say that when man does that he brings his conduct down to the level of the animal. I recently saw a young man enter a saloon, take a drink of whisky, then light a cigarette. Let us apply the acid test of my definition of truth to whisky and cigarettes. Does whisky square with the highest development of the individual either physically, mentally or spiritually? Is whisky good for the body? The scientific world says it is a poison and an enemy of the body. It says the same in regard to mind and morals. When we consult facts we find that whisky is an enemy of the individual. Facts say so. Judgment says so. Shall I permit my enemy to control me? My answer is that I shall not, unless I propose to live on the plane of animal life and be controlled by my animal impulses. The man who does is always controlled by his environment. He never controls environment, nor creates environment. He follows his animal impulses. He gravitates to their level, he follows the line of least resistance. The world knows him as a failure. He is conquered by his impulses instead of conquering his impulses with his reason and judgment.

What can we say for the cigarette and man's reason for smoking it? There is nothing to say in its behalf, but much to say against it.

In a conversation I had with Luther Burbank, the flower and plant wizard, sometime ago, he said, with sadness in his voice, "The young man who smokes cigarettes will burn out his nervous system and will never blossom into full grown manhood. Several of my young acquaintances are in their graves who gave promise of making happy and useful citizens, and there is no question whatever that cigarettes alone were the cause of their destruction. No boy living would commence the use of cigarettes if he knew what a useless, soulless, worthless thing they would make him."

Henry Ford, the great automobile manufacturer, has gotten out a booklet entitled "The Case Against The Little White Slaver." It contains some strong letters from prominent men in regard to the cigarette. I am going to quote from some of them.

Thomas A. Edison in a letter to Mr. Ford has this to say: "The injurious agent in cigarettes comes principally from the burning paper wrapper. The substance thereby formed is called "acrolein." It has a violent action on the nerve centers, producing degeneration of the cells of the brain, which is quite rapid among boys. Unlike most narcotics this degeneration is permanent and uncontrollable. I employ no person who smokes cigarettes."

What Mike Donovan says: "Mike Donovan has been a familiar figure in athletics all his life. For thirty years he has been athletic director of the New York Athletic Club. His work has brought him in touch with all classes of men and boys under the most trying conditions. His word is law with those who know him, and when it comes to smoking he speaks out with characteristic directness. Listen to this: 'Any boy who smokes can never hope to succeed in any line of endeavor, as smoking weakens the heart and lungs, and ruins the stomach and affects the entire nervous system. If a boy or young man expects to amount to anything in athletics he must let smoking and all kinds of liquor alone. They are rank poison to his athletic ambitions.' "

Hudson Maxim and the cigarette. "Hudson Maxim has won world renown as the inventor of high explosives for use in battleship guns and torpedoes and for various other purposes. He comes out against the cigarette in this fashion. 'If all boys could be made to know that with every breath of cigarette smoke they inhale imbecility and exhale manhood; that they are tapping their arteries as surely and letting their life's blood out as truly as though their veins and arteries were severed;

and that the cigarette is a maker of invalids, criminals and fools—not men—it ought to deter them some. The yellow finger stain is an emblem of deeper degradation and enslavement than the ball and chain.' "

Dr. David Paulson killed a cat with tobacco:

Dr. Paulson says: "I soaked enough tobacco to make an ordinary cigarette in water. Then I injected under the cat's skin a hypodermic syringe full of this tobbaco juice. In a few minutes the cat began to quiver, then tremble, then it had cramps, and in less than twenty minutes it died in violent convulsions. The poison destroyed the nine lives a cat is supposed to possess.

"I take no pride in relating this experiment for I knew a shorter as well as a more merciful way of ending that cat's life; but what distresses me now is the fact that thousands of boys are repeating that experiment upon themselves with as certain, though less immediate results, and only a few people seem to be concerned over what is taking place right before their eyes."

The increase in cigarette smoking in this country is alarming. In 1900 two billion, six hundred thousand cigarettes were made in this country. In 1913, fifteen billion, eight hundred million were made here, an increase of 700 per cent.

The young man of mediocre ability who does not smoke cigarettes will win out in the battle of life over the young man of brilliant attainments who is so foolish as to handicap himself by smoking the poisonous coffin nail.

TYPEWRITER TROUBLES

BY A. M. GOLDSMITH

Until about a year ago I tossed aside the typewritten letters in my daily mail without bestowing a thought upon the knowledge and the skill that had gone into the making of them. Now that indifference has passed, I scan my typewritten letters closely with the ordor of the initiated. I notice flaws, I pardon blemishes, I sympathize with ragged margins. This change of attitude is the result of much personal labor, much sadness, and much wasted paper.

I smile oow when I remember my early optimism about learning to operate a typewriter. The nimbleness of finger, it had seemed to me, must be easy of accomplishment because the average typist appeared to be a rather empty-headed young thing. Hence, I argued, a person of orderly mind, with intelligence a bit above the average, could in very short time become a proficient typist. So I approached my instructor confidently.

"The first thing to do," he told me, "is to put the paper into the machine. That's simple. Your only concern is to get it straight."

He inserted the edge of a sheet of paper behind the hard rubber cylinder on the type-writer, and airily twirled a knob at the side. The white sheet sprang into position and I began to scan the keys wondering whether I should write my name first, or ————.

"Just a moment," he said, and turned the knob again. The paper shot out this time and he handed it to me.

How absurd! I thought. He can't distinguish between me and the ignorant pupils he is accustomed to. Impatiently I took the sheet from him, inserted it as he had done, and twirled the knob. But alas! The result was not the same. This time only one upper corner of the paper came into position—the other was invisible.

"Something wrong with the machine," I explained.

"No," he assured me. "You didn't hold the paper straight."

There ensued a long interval during which I doubted whether I owned a sufficient number of fingers for this part of the operation, and subsequently I feared that those I had were not built for the work. But after many vain attempts I did finally manage to get the paper into a satisfactory position.

The next thing I was shown was the way to strike the keys, and then which ones to strike with my two forefingers. By that time many minutes had passed, and my first lesson was over. I admit I felt depressed and very humble when I left. I had half expected to be able to tap off a paragraph or two that day.

In consequent lessons I learned the duties assigned to each finger, and the relative position of the keys upon the keyboard. I had seen typists do fairly speedy work with only one or two fingers of each hand, and it was a temptation for me to fall into their class. But I was told that the most scientifically efficient method was to bring all the fingers into play—and I chose the path of efficiency. I labored long over columns of r f v and u j m, and when I was finally allowed to combine three letters into a real word, I felt profoundly happy.

When the position of the keys ceased to be a worry to me, I had a new difficulty—the left-hand margin on my paper. To keep that straight seemed an almost impossible task. It looks easy and it sounds easy when you are told how to do it.

"All that's necessary, when you reach the end of a line," said my instructor, "is to grasp this little handle in the front, lift it up slightly (that brings the space for your new line into position) and push it to the right as far as it will go. Your margin will take care of itself."

And his did. Mine wasn't nearly so capable. It needed a great deal of guidance, and even then it often went astray.

I had trouble, too, with the keys themselves. There were a great many of them on the first machine I used, and there was much rivalry among them. I would strike an R, for instance, and a precocious C would try to spring before it. If the C was very agile it would reach the paper first, thereby placing a *cat* where I had intended a *rat* to be. And even when the C could not come out ahead, it would often secure a hold on the unwary R, and block all progress until the two were separated.

After about two months of daily, arduous effort, I had mastered the keys and their whims fairly well, and was able to turn out a letter from "Dear Sir" to "Yours truly." I don't say that I could do this without considerable hesitation and erasing and I don't say that I could not have done it in less time with pen and ink. Still I felt encouraged. And then one day I was given a different kind of typewriter to operate. The new one had only half as many keys as the old, but each key did double duty. If you struck it in the usual manner you got one result. But if you struck it while another finger held down a separate key, off by itself on one side, an altogether different sign appeared on your paper. This separate key was called the "shift key." It was extraordinary how I kept forgetting the duty of that shift key. Up until then I had known that the letter on my paper should be a fac simile of the one I struck. With this single key-board I had to remember that the key I struck could appear in two altogether different guises, depending upon whether I struck it alone, or whether the shift key was down at the same time. I would like to tell you of a dream I had after my introduction to the shift key. It will show you how this innovation preyed upon my mind. I dreamed that stewed prunes were served to me at lunch. I hate stewed prunes. Even in my dream I hated them. But my dream-sister spoke a word of consolation to me. "Why do you look so glum?" she asked. You know you need only hold the shift key down while you strike the stewed prune key, and strawberries will come out."

Well, I did finally acquire a knowledge of the various parts and duties and the many eccentricities of a typewriter. What is more, I can now reel off a manuscript with a fair amount of speed. So please let nothing that I said discourage you. On the contrary, I would advise you to follow my example and become a typist. You will be very proud of your accomplishment and you will find it an exceedingly useful one. Moreover, if your handwriting leaves anything to be desired in the way of legibility, typewriting will make of you a real philanthropist. I do, however, want to warn you against the error that was mine—don't imagine that you have an easy task. Don't manifest too great a confidence. Approach your problem humbly.

TWO MORE AMATEURS WIN REMINGTON ACCURACY PRIZE.

The Accuracy-First Idea, which is being promoted actively by the Remington Typewriter Company produced two more finished products at the Semi-Annual Contests held in January.

They are Miss Charlotte Klein, a student typist of the Spencerian School of Cleveland, 60 12-15 words per minute for fifteen minutes without error, which is the best showing ever made by a student; and Miss Myrtle Hagar, a more experienced typist, who bettered the world's accuracy record previously set by Miss Dorothy Liebtag by three words per minute writing 74 errorless words per minute for the quarter hour.

There are two points of deep significance in the results of this contest as a whole. First, the copy used was designed to imitate matter which might be met in the ordinary day's work, and averaged 5 8-10 strokes per word, as against 4 7-10 strokes per word in the copy which was used in the last world's championship typewriting contest. Second, the marks of the papers of the contestants show a decided rise in efficiency of the contestants as compared with their marks at the last contest.

The fundamental idea back of the Accuracy-First Idea is the raising of the efficiency of the whole body of typists of the country. The Remington Typewriter Company has set about effecting improvements in the grade of operators, as well as in machines, and the results of this January contest prove conclusively that their efforts are bearing fruit. The Accuracy-First Idea is taking hold. Its effects are being felt. The typists of the country are realizing that not only in the possibility of winning Remington Typewriters as prizes are they benefited, but that in approaching the error-proof ideal they are placing themselves in a position to earn better compensation for their work than if they proceed under the old-fashioned system of speed at the cost of accuracy.

Each Semi-Annual Contest adds to the number who have achieved the Remington Error-Proof Standard. Last June Miss Dorothy Liebtag, of Cincinnati, and Mr. R. D. Lillie, of Washington, were more successful. In January Miss Klein and Miss Hagar entered the circle. Next June there will undoubtedly be more. The prizes in these contests do not consist of one or two machines for those who make the highest marks—a new Remington Typewriter is offered to every contestant who succeeds in typing at the rate of sixty words or better a minute for fifteen minutes absolutely without error.

MILWAUKEE, WIS., Jan. 31, 1915.

Mr. E. B. Moore, of West Point, Mississippi, has just been selected as manager for the Williams Commercial College of Racine, Wis. Mr. Moore with his wife moved to Racine where they will make their future home. Mr. Moore has been engaged in educational work for some time in the Southern states from where he comes highly recommended. The school at Racine is one of the chain of the Williams Business Colleges of Wisconsin.

T. J. WILLIAMS.

THE VALUE OF APPEARANCE

BY THOS. E. CUPPER, INC. ACCT.

The value of appearance cannot be over-estimated and oft-times the wearer of the right kind will find himself playing a winning hand early in his career. The manner of dress is usually characteristic of the individual to a certain degree, which reveals a hidden story and the employer who is, more or less a judge of human nature, will be impressed one way or the other by the way it reads.

Every fair minded person is desirous of making the best possible impression upon the general public,and while not always solely for the purpose of financial gain, it is a health-producing element to any business regardless of locality. Those whose countenance reflect the proper spirit —whose manner of dress is neat, and who carry themselves well poised, with an air of confidence, commanding attention and respect will be blessed with favor and honor where ever they may be.

By keeping up appearances you are driving home day by day, a fact in hearts and minds of the public that you are gaining a foothold in the field of your endeavor that places you some where near the threshold of success—impressing the one fact upon the minds of those in your community that you are prosperous, will reward you more abundantly in your undertaking than any other one thing you could do.

A shave or hair-cut, a shoe-shine or the introduction of a whisk-broom to your hat, coat or trousers should NEVER be neglected—the time required is an INVESTMENT which doesn't cost much, and yet sooner or later, is sure to come back home in greater prosperity. The right kind of appearances have never yet caused anyone to lose a cent, but the lack of them have cost many a dollar when and where least suspected.

The appreciative public now is the same old appreciative public it has always been — it has been handed down from generation to generation, but it is still an appreciative public just the same, and while it may seem more critical at this time, it is only keeping pace with competition and progress, and its up to you to enter the procession and make an effort to fill your place acceptably.

GREGG SHORTHAND.

The Gregg Publishing Company reports that Gregg Shorthand is now taught in the high schools of 1250 cities, out nf the total number of 2113 cities in the high schools of which shorthand is offered.

In the private commercial schools more than 65 per cent are teaching Gregg.

The Gregg classes in Columbia University are conducted under the personal direction of Mr. Frederick R. Beygrau, a shorthand writer and teacher of wide and successful experience. His shorthand work has been varied both in kind and in locality. Born in London, educated in England and in Germany, a correspondent in Germany, a stenographer in Germany, an official court reporter in Canada, and a shorthand teacher in New York City. Mr. Beygrau also has charge of Gregg classes in the West Side Y. M. C. A. New York City, where he is assisted by Mr. J. Howard West, and Mr. Geo. C. Lundy.

The courses in Gregg Shorthand in Adelphi College, Brooklyn, have been outlined and are being conducted by Mr. Edward J. McNamara, who is well and favorably known in the eastern teaching fraternity.

In the University of California, the largest university in the West and the second largest in the country, Gregg Shorthand and Rational Typewriting have been made electives in the regular curriculum with credit towards a university degree. For more than a year Gregg Shorthand has been taught in the University as a part of the extension work and special teachers' courses have been offered during the summer. The work has been in charge of Mr. J. Evan Armstrong, who has been chosen to head the new department. Mr. Armstrong becomes a member of the University Faculty. This is the first time shorthand has been designated as a subject to be credited toward a university degree and we believe Mr. Armstrong is the first shorthand teacher to be honored with the degree, which was conferred upon him with the appointment.

Courses in Gregg Shorthand and methods of instruction are again announced for the coming summer in the University of Virginia, Charlottesville, Va. This is the first University in the South to offer courses in Gregg Shorthand.

TEACHERS' TRAINING CLASSES IN GREGG SHORTHAND.

The classes in Gregg Shorthand for teachers in the New Ynrk public school, which were recently organized at the Miller School, now meet at the New York Training School for Teachers on West 120th Street near Seventh Avenue. The classes are conducted under the auspices of the Eastern Gregg Shorthand Association, and the course of instruction in the principles and pedagogy of Gregg Shorthand is given by certificated teachers of the system. Nearly two hundred teachers have registered for these classes. Only teachers holding New York City licenses are eligible.

GREGG SHORTHAND IN THE NEW YORK PUBLIC SCHOOLS.

The Board of Education of the City of New York has adopted Gregg Shorthand for a period of five years and since this favorable action was taken by the Board, classes have been organized in the system in a number of high schools of the City, among which may be mentioned the High School of Commerce, which began its second half year classes in Gregg in February. The adoption of Gregg Shorthand has created a great deal of interest in the system among the teachers of New York City and many are taking advantage of the correspondence course or have enrolled for the classes either at Columbia University, Adelphi College or the classes conducted at the New York Training School for Teachers.

NEWS NOTES AND NOTICES

E. N. Miner, for many years Editor and Proprietor of the Typewriter and Phonographic World, of New York City, has just opened a commercial school in Alhambra, Calif.

T. A. McLean has just been appointed to a position as commercial teacher in the Douglas Business College, Connellsville, Pa.; Mr. McLean was formerly of Greensburg, Pa.

F. E. Mitchell, Proprietor of the Stillman Business College, at Danbury, Conn., is now teaching for Mr. Ion E. Dwyer, in The Bristol School, at Taunton, Mass.

The Sewicklev High School, Sewickley, Pa., has Mr. Conner T. Jones for its head commercial teacher.

G. W. Weatherly, for several years proprietor of the Joplin Business College, Joplin, Mo., sold that school last fall, and has been spending a part of the winter on a well-earned vacation in Southern California.

G. B. Jones, formerly Supervisor of Penmanship in the public schools, of Norwood, Ohio, is spending the winter with his son in Alhambra, Calif.

Miss Susie Bilstead, who has been teaching Gregg shorthand and commercial work in the West High School, Des Moines, was married in December, and is now living in Portland Oregon.

A program of the Annual Commencemen' exercises of the Detroit Commercial College has been received. One hundred forty-seven students graduated; and during the entire year, two hundred. This school has an enrollment of one thousand two hundred students.

The West Virginia Business College, Clarksburg, W. Virginia, not long since purchased a valuable property in the center of the city upon which they expect to erect a five or six story building, the first story of which is to be devoted to a public library, another floor will be equipped with a public gymnasium, while the rest of the building will be devoted to the school, dormitories for out of town pupils, etc.

Mr. John W. Parker, Commercial Teacher, and Penman, reports a prospernus business.

Mr. Ion E. Dwyer, originally from Iowa, who spent a year or two at the head of the Commercial work in Robert College, Constantinople, Turkey, and for some years connected with the schools of Providence, Rhode Island, is now principal of the old and well established school, The Bristol School, of Taunton, Massachusetts. This institution has put most of the younger generation of business men of Taunton, on to their commercial feet, and they as a consequence stand back of the institution by recommending it to the future business men and women of that community. Mr. Dwyer is well qualified by temperament, education and experience to conduct a modern business school.

Mr. Arthur J. Becker, Principal of the Commercial Department of the Chattanooga High School and Supervisor of Writing in the grades, recently installed a voucher system of bookkeeping to be done by the students of his department for the purpose of handling the finances of the school, as concerns the general student body. It consists of about thirty accounts, which of course must be kept accurate. The student in charge receives and settles for all money paid in; placing it to the credit of the proper accounts. All bills are paid by check, after being O Kd. by the Principal of the High Schonl. Each month a statement is rendered showing the condition of each account. Some of the accounts are as follows: Class dues (Freshman, Sophmore, Junior and Senior,, Football, Basketball, Baseball, Different Societies, Manual Training, High School, Press) etc.

A School Savings Bank is also conducted in connection with a down town bank, in which they carry on business. This is doing as well as teaching business, and is in line with what is being done in a large number of High Schools by the students of the Commercial courses.

Mr. M. F. Folsom has resigned from the National School of Telegraphy of Heavener, Okla., and is now with Hill's Business College, Oklahoma City, Okla. He reports that they are having a very large attendance, and everything looks bright for the future.

Regarding the Eastern Commercial Teachers' Association.

Arrangements for convention of the Eastern Commercial School Teachers' Association, to be held in New York City April 1, 2, 3, 1915, are nearing completion and now, more than at any time previous is it apparent that the coming meeting will surpass all of its predecessors in every phase that can be considered. The executive board, which is composed of D. A. McMillin, Central High School, Newark, N. J.; E. H. Fisher, Fisher Business College, Winter Hill, Mass.; W. E. Bartholomew, State Education Department, Albany, N. Y.; E. E. Kent, Auburn Business College, Auburn, N. Y.; F. P. Taylor, Taylor School, Philadelphia, Pa., and H. G. Healey, High School of Commerce, New York, met in the Hotel McAlpin (where the meetings will be held), New York City, on January 30, with President Fuller in the chair. F. L. Mark rendered the report of the committee on entertainment and impressed all those present with the efforts being made so that the convention will not be lacking in anything that will help to make it one of the most important events in the chronicles of the association. The executive board were very much pleased with the way the local committee had taken hold of the preparations, and expressed every assurance that nothing could detract from the success that seemed most certain.

According to the plans which have been outlined, there will be one general meeting of the entire body of members. Then there will be a series of round table discussions held by the teachers in each branch of study. Capable men have been appointed as chairmen of these round table gatherings, and each chairman will be held responsible for the preparation of the program for his division. These round tables will practically be miniature conventions and will eliminate all of the distaste that would be felt by a teacher of shorthand who would ordinarily be compelled to listen to a talk on penmanship. They will be held on Thursday and Friday, April 1 and 2, in the following order: with

BOOKKEEPING—First session, W. A. Barber, East Orange (N. J.) High School. Second session, R. L. McCarthy, Packard School, New York

PITMANIC SHORTHAND—First session, E. A. Bolger, Commercial High School, Brooklyn, N. Y. Second session, Miss Flora B. Pryor, Waterbury (Ct.) Business College.

GREGG SHORTHAND—John R. Gregg, New York City.

PENMANSHIP—First session, J. A. Kirby, Bushwick High School, Brooklyn, N. Y. Second session, Harry Houston, New Haven, Ct.

ARITHMETIC—Ernest H. Koch, High School of Commerce, New York, N. Y.

PRIVATE SCHOOL MANAGEMENT—First session, E. H. Norman, Baltimore, Md. Second session, John E. Forbes, Rochester Business Institute, Rochester, N. Y.

COMMERCIAL HIGH SCHOOLS — First session, F. G. Nichols, Rochester, N. Y. Second session, R. G. Laird, Boston, Mass.

TYPEWRITING — First session, Edward J. McNamara, Adelphi College, Brooklyn, N. Y. Second session, Emma B. Dearborn, Red Bank, N. J.

The program for the general meeting will not be lacking in interest. C. W. Gerstenberg, of New York University, will talk on "Construction of problems for Laboratory Work in Commercial Subjects." "Interpretation of Financial Statements," will be the topic for discussion by R. H. Montgomery, of Columbia University. Harrington Emerson has been secured to tell of "Efficiency in Business Training;" John Barrett will lecture on "South American Trade Relations," while A. C. Hollingworth, of Columbia University, will give his version on the "Principles of Advertising."

The Eastern Commercial Teachers' Association will follow the lead of the many patriotic and educational societies who have abandoned the practice of holding banquets at this particular period when so many people are suffering from want. There will be no grand feast this year, but the committee have not overlooked to make this deficit good. The management of the New York Hippodrome, the largest theatre in the world, have agreed to allow the teachers a choice of seats, and they will go to the theatre in a body. This will be a great opportunity for many and a treat for all.

The members of the local committee are: F. L. Mark, Heffley School; James Rea, Packard School; C. A. Robertson, Long Island Business College; T. G. O'Brien, Drake School; C. E. Hudson, Miller School; C. C. Gaines, Eastman-Gaines School; G. H. Vantuyl, High School of Commerce. The chairmen of the sub-committees are: F. L. Mark, Committee on Entertainment; C. E. Hudson, Committee on Hotel Arrangements, and C. A. Robertson, secretary of the Local Committee.

Hotel McAlpin, Thirty-fourth St. and Broadway, New York City, which will be headquarters for the E. C. T. A.

Mr. George F. Hendrick, for many years the Proprietor of the Utica, N. Y., Business Institute, committed suicide December 24, by shooting himself with a rifle.

Mr. Hendrick was long known as a successful commercial school man. For a great many years he was associated with Thomas F. Shields in the ownership of the Utica Business Institute, Mr. Shields being most of the time at the Troy, N. Y., Business College. Mr. Shields died a number of years ago.

Mr. Hendrick's many friends will be very sorry to learn of his death. He had a wide circle of acquaintances, was associated with the Methodist church, and gave some attention to the Young Men's Christian Association. He was an expert with firearms, owning a variety of rifles and shotguns.

He was a New England man, born February 1, 1857. He was graduated from the Vermont State Normal School in 1879. He went out to Dover, Minn., first and then came back, and after finishing a course in the Troy Business College, entered the employ of the Utica Business College, which since has been changed to the Utica Business Institute.

The next annual convention of the Managers of the Williams Business Colleges will be held at Milwaukee, Wis., on the 5th and 6th of next March. The following managers will be represented: Mr. F. H. Metzler, of Waukesha; Mr. W. H. AuBuchon, of Beaver Dam; Mr. W. E. Twyford, of Green Bay; Mr. E. B. Moore, of Racine, and Mr. T. J Williams, of Milwaukee.

T. J. WILLIAMS.

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass., Thompson's Business School.

LITTLE STORIES OF BUSINESS LIFE

The Story of a Factory Girl

Mr. Gilligan was having a good time. Mr. Gilligan was about 45 years old, a robust, powerful, fine looking Irishman, except that his face was too red. There were big puffs under his eyes and his mouth sagged at the corners and he needed a shave, and a hair cut too. His clothes looked as if they had not been removed for several days, which was a fact. Mr. Gilligan was a machinist and a good one too, that is to say, he *had been* a good one before he became so intimately acquainted with John Barleycorn. An intimate acquaintance with J. B. doesn't improve anybody's skill in mechanics, or whatever line of business he may be pursuing.

I have seen some splendid lawyers who, before they became acquainted with John Barleycorn stood high in the estimate of the public and of fellow lawyers, and after they made his acquaintance, I have seen them go down until they cleaned cuspidors in saloons to get enough to drink while for food, they depended on the free lunch counter.

I have seen physicians who were beloved of men and women and children whom they relieved from distress, when sickness came upon them. I have seen the same physicians after they made the acquaintance of J. B., and got to know him well, drooling around in madhouses writing imaginary prescriptions.

I have seen a clergyman whose eloquent sermons from the pulpit made men and women search their inmost souls and go home and do better and be better. I have seen that same clergyman get acquainted with J. B., by taking for exhaustion after an eloquent sermon a tablespoonful of brandy and by and by as the years passed on, I have seen the clergyman lose his pulpit and his congregation and go down into the very depths of humanity and stay there too, many times, in spite of all the efforts of family, friends, and church to help him break away.

I have seen and so have you seen, every kind of man and a good many kinds of women go to the same depths. Well, Mr. Daniel Gilligan had been for a good many years a devoted follower of John Barleycorn. He had enlisted in his service young, but for many years he acted only as a skirmisher. He took an occasional night off with John and on holidays livened up the occasion a little by taking a round with his friend J. B. He married a fine capable young Scotch widow whose heart was captured by the handsome face, fine figure and winning ways of Dan Gilligan who made excellent wages in the big machine shop. Her husband, Rob Ogilvie, had been killed in a railroad accident, leaving her with a little girl, Margaret, the heroine of this story. There were three children by the second marriage, and Margaret, a slim slip of a girl, with chestnut hair, grey eyes, and that peach bloom complexion so characteristic of the best type of Scottish beauty, had left the grammar school in the eighth grade, and gone into the great cotton factory to be a bobbin girl.

Margaret didn't want to go into the factory. Margaret loved every kind of knowledge. She had a soul, and a mind eager and receptive but Mr. Gilligan had gone down hill rapidly as years went by being in the service of J. B., and his wages went mostly to the saloon keeper, when he worked. Margaret wanted to go to High School. She wanted to go through the commercial course She knew other girls who were stenographers and bookkeepers and who dressed well and who made good salaries, but at fourteen she had to give up the idea of that, for Mr. Gilligan didn't bring home enough money to pay the rent and the rather scanty food bill of the family The other children were too young to earn anything and Mrs. Gilligan, had become hardened and worn, and her temper wasn't so good as it used to be. She took in washing when she could get it, and she did scrubbing, and all kinds of odd jobs for the neighbors and picked up a few dollars that way, and Margaret had to go the mill and her scanty wages of $4 or $5 a week kept the wolf away from the Gilligan family door.

Now this Monday afternoon Mr. Gilligan was giving a special matinee performance of his celebrated *role* of "The Drunkard." The reason of the performance was that Mr. Gilligan was in bad humor and he wished the family to understand that fact. He began the proceedings by taking a large ornamental lamp with one of those big fancy shades with embroidery around it and tossing it playfully through the front window; it took the glass with it of course, and landed just abaft the beam of a fine full blooded yellow cur dog who with a lot of children was playing in the gutter. The rim of the lamp shade curled around the tail of the cur and Mr. Gilligan laughed loudly at the yellow streak of yelping dog that shot down the street. Then Mr. Gilligan went into the kitchen, took a heavy iron poker and tore the whole top off the stove scattering it over the clean floor. He picked up a flat-iron and playfully hurled it at the picture of Queen Victoria which framed in black walnut hung over the center table in the front room. Then he kicked over the center table, pulled up a rug from the floor and whapped it around the rocking chair and smashed them both up into the corner together. The scared face of a woman peered through the outside door on the back porch watching Mr. Gilligan's proceedings. The woman was Elsie, the bride of 15 years ago. Her large frightened blue eyes were ornamented with deep black circles underneath where Mr. Gilligan's fist had made its mark before he drove her out of the house preparatory to his matinee performance. Mr. Gilligan had been out all night Saturday in a five cent note poker game down on the flats. There had been plentiful alcoholic refreshments along with this poker game and when he got home at six or seven o'clock Sunday morning he tumbled into bed with his clothes on and stayed there all the rest of the day. At night he managed to get up and go out again long enough to get a few more drinks on board, then he came back and lay in bed until late Monday afternoon, when he got up prepared to start again on the war path and found his pockets empty.

Now you can't travel a great while with J. B., without you have financial backing, and nobody knew this better than Mr. Gilligan. In fact Mr. Gilligan wasn't a welcome visitor at a good many of the thirst emporiums in his city. He was entirely too quarrelsome and they didn't like him, especially if he didn't have money, so he knew it was necessary to raise some funds and he approached his wife, Elsie, with a demand for money.

Now, Elsie had just paid the rent Saturday, and it had taken all the money she had. The grocery bill for the past week was yet unpaid and she knew perfectly well that the grocer didn't care to extend any long terms of credit to the family, so when Mr. Gilligan approached with the demand for $2 00, she turned him down and perhaps she didn't do it tactfully. It is quite possible that she told him to go to work and earn $2.00, the same as she had to. At any rate before they got through the argument, Elsie went out the back door flying with a pair of black eyes and Mr. Gilligan began his matinee performance.

It was in full progress, everything was lively, things were flying in all directions and the house resembled a Donnybrook fair, when a new arrival came upon the scene. It was Margaret Ogilvie, the girl of the factory.

A DISTURBER OF PLEASURE

Mr. Gilligan had a rolling pin poised in his hand just ready to launch at the big mirror in the parlor when the girl stepped in front of him and held up her hand. *"Put that down!"* she said, and the voice was sharp and clear and distinct. "We have had quite enough of this. If you don't instantly stop and sit quietly down, we will have the police here as quick as I can call them from the nearest telephone." There was a flash in the grey eyes and compression of the rather thin lips, and a stamp of the foot that partially restored Mr. Gilligan to his senses. He wasn't fond of the police, neither were the police fond of Mr. Gilligan. They had met each other on the broad sands of the Arena and while the police had generally come out on top. Mr. Gilligan had always given them good cause to remember that he had been "present and accounted for."

Besides, Mr. Gilligan stood slightly in awe of his 17-year-old step-daughter. He laid down the rolling-pin somewhat reluctantly, glared at the girl and growled out that he had to have money. She eyed him scornfully for a moment but she knew him well and the glare in his eyes showed her that insanity was almost on the man. She took from her pocket the small purse that held her scanty wages and gave the man a half dollar. "Now," said she, "go. Get whatever you want. You had better go and see Dr. Sullivan. Dr. Sullivan will help you, but don't you ever come to me or mother again for money. I have given my last penny for this purpose." Mr. Gilligan put his hat on his frowzy head, hunched into his coat, and slouched out of the room and down the street to the nearest saloon; and a frightened woman came huddling back into the wrecked tenement to see what damage had been done, while the girl sank down into the rocking chair restored to its place and buried her face in her hands.

THE BEGINNING OF A NEW LIFE

Things had been going on this way for several years, and Mr. Gilligan was illustrating beautifully the old Latin proverb *Facilis decensus Averni*, which freely translated, means: "It is easy to slide down hill." There was nothing but trouble ahead. The girl's strength was not great enough to stand the wear and tear of factory life. Already after only three years of mill life the flying specks of cotton and the dust of the spinning room had started a troublesome bronchial affection which made itself manifest in a sharp little backing cough and the crash of hundreds of looms and the roar of machinery had made the girl's nerves stand all on edge, and she said, "Mother, if we're ever going to do anything it must be now; I can't go on in the mill, Father isn't going to do much for the family and my wages will always be small if I stay where I am, for I haven't strength to run half a dozen looms and make big money as some of the weavers do, and there is no money in spinning. If I only had the chance to go to business college I believe I could do something there. I am going to see Mr. Joseph Spinner; I know that he loaned Mary McAlpin money that put her through school and perhaps he'd do it to me. I will go and see Mr. Ross, the minister, and get him to give me a letter to Mr. Spinner. And so that afternoon Mr. Ross, the Presbyterian minister, had a visit from Margaret Ogilvie in his study. He was glad to see her, for Margaret had always been a good, consistent church going girl, and when she told her story, trying hard to keep back the emotion that filled her heart almost to the bursting point, Mr. Ross said, "I don't know Mr. Spinner very well, but he is a kind man with plenty of money, and I understand he has done many a good deed in helping girls to get into a better station in life and so Mr. Ross wrote the letter of introduction and it was a mighty nice letter too, and Margaret Ogilvie, her heart in her mouth, went down into the office of a great manufactory stretching a mile along the canals and asked to see Mr. Joseph Spinner, the manager of the big corporation.

Now Mr. Joseph Spinner was just about as far the opposite of the popular idea of a corporation manager, as you can imagine. They are generally supposed to be arrogant as Jove and Julius Caesar combined as sometimes it is as difficult

to get an audience with one of them as it would with the Czar of all the Russias. But Mr. Joseph Spinner was a very plain every day kind of a man. If you wanted to see him, all you had to do was to walk into the office and you generally found him there dictating letters or giving orders in a quiet kind of a way to the many lieutenants who under his direction made the great corporation one of the most profitable in the United States and when Margaret Ogilvie, neatly but poorly dressed, offered him Mr. Ross's letter of introduction he shook hands with her, sat her down in a chair and quietly read the letter, and then his keen but kindly eyes took a short but searching inventory of the girl, and pronounced her good. You couldn't help it, once you saw Margaret Ogilvie, for intelligence, modesty and honesty looked you square in the face from her clear grey eyes.

"Now Miss Ogilvie," said Mr. Joseph Spinner, "I think I understand your case. You don't want charity, you just want a little financial accommodation until you can get through a course in a business school that will enable you to better your present position. That's it, isn't it?"

"That's it exactly, sir" said Margaret Ogilvie, "I will pay back every cent I get, if I live, and I will get my life insured in the Metropolitan for enough to pay the debt if I don't live."

"Oh, well," said Joseph Spinner, "we'll take a chance on your living and you needn't get any insurance. No girl with your pluck will die for half a century yet. And you needn't give any note. How much will it cost you to go to business college long enough to fit you to hold a position?"

"Well," said Margaret, "they tell me it will take about a year, but I don't believe it. I will work like everything."

"And how much will it cost?" said Mr. Joseph Spinner.

"It will cost me $100.00 for a year, but I would rather pay by the month, it is only $10 a month and I am sure I can do it in less than a year."

"Well, but you want some money for clothes, and can you get your board at home?"

"Yes," said Margaret, "I think I can do work enough outside clerking in stores Saturdays and evenings to pay my board at home, and I can make my own clothes; just a few dollars will pay for that."

Mr. Joseph Spinner took out his check book and he said, "If you are going to pay by the month the best thing I can do is to give you $50.00 now, and with it you can get such clothing as you need and such books as you will require and don't stint yourself too much. I believe you will make a success and I am willing to back you as I have several other girls and young men in whom I had confidence. I have never lost anything by it and I don't expect to lose anything by you, but I don't want you to lie awake nights worrying about how you are going to pay me; for I shant lose any sleep over the matter if you are never able to pay me. When your $50.00 is gone, come back and there will be more. Come in and see me once a month any way and tell me how you are getting along."

It was pretty hard work for Margaret Ogilvie to keep back the tears of gratitude when Mr. Joseph Spinner kindly ushered her out of his office with the check for $50.00 in her hand. But first she insisted on giving him her note, for Margaret was quite a business-like woman already.

MARGARET OGILVIE IN SCHOOL

It was Monday morning early in October that Margaret Ogilvie entered the school. The girl looked thin, there were bright bits of vivid pink on her slightly hollow cheeks, and a little bit of a hacking cough that didn't sound just right, and the eyes seemed sunken too much in their sockets and as I looked at her I thought: My girl, I should not be surprised if you had to give up your enterprise of business education and take a trip over the hills to the Tuberculosis Hospital, but I am glad to say that I have been mistaken a great many time. It was the wear and tear and the worry; the hopeless struggle against adverse circumstances that had put a pallor in the face, and it was the cotton lint and the dust in the weave room that made the cough, not those horrible little bugs that eat out one's lungs and send him to the grave a victim of the "white plague."

She told us what she wanted: to be fitted to hold an office position as a stenographer and bookkeeper as soon as possible, and we set her at work on the combination course.

A JOY AND A DELIGHT

Now once in a blue moon, perhaps a little oftener, a teacher gets a student who is an absolute delight to him, whose very contact is as inspiring as champagne, and such a one was Margaret Ogilvie. Indeed, she was a "canny Scot or Scotess," if there is such a word. Her education was nothing to brag of, though she had been through the grammar school, and her school card usually said "A". She was not much in Mathematics or English but, she could read and write and spell well enough for anybody, and she had what I would give a great deal more for than education, that is: intelligence of the highest order. I have seen some brilliantly educated nobodies in my day, you can't do anything with them because they know it all already, but given a youth of either sex with intelligence and industry and you can make almost anything out of your material.

This girl worked with a fire and energy and enthusiasm that was positively inspiring. In two months she had finished our combination bookkeeping work which generally took four months and then she went at at the pot hooks and curlicues of Isaac Pitman with a vengeance.

Those bright pink spots had gone out of her cheeks and the deep hollows were gone under the eyes, and the cheek bones, always a bit prominent in the Scotch, were far less pronounced, and the cough, too, had disappeared, and while she was not plump enough to take a prize in a fat woman's contest, she loooked very much like the average bard working college girl, and it was just seven months from the day she entered school when I gave her 140 words of test matter a minute and she took it and read it back as easily as long hand.

$70.00 was all the money she paid for tuition, perhaps it cost her $10.00 more for books and I don't believe that Mr. Joseph Spinner loaned her any more than $100 00. The other $20.00 went for clothing.

She worked Thursday nights and Saturday nights in one of the big department store in the city. They paid her $3.00 and that more than paid her board at home where Mr. Gilligan, her step-father continued to give occasional performances in his celebrated role of "The Drunkard."

MORGAN THE RAIDER.

And then one day, big with fate, Richard Morgan came into the office and wanted an office girl.

A queer fellow was Richard Morgan. He was a southerner, a descendant of General John Morgan, "Morgan the raider," whose famous dash through Ohio and Kentucky scared these two states into fits during the war of the rebellion. Morgan had come up north a young southerner of the second generation and had studied mechanics at the Famous M. I. T., the Tech. at Boston. He had worked in one of the great machine shops of Edison at Orange, and finally had been sent up here to do some expert work on the machinery of some of the paper mills. He was a "star" mechanic, but too much given to invention to be very reliable as a workman. When he got interested in an invention he was quite liable to forget all about the job at which he was employed and stay away a day or two, then he would go back it he happened to think of it. Only his fine mechanical ability had saved him from being ignominiously fired many and many a time, but finally he had succeeded in getting a little shop of his own where he employed a half dozen or more men, boys, and women in putting out a water filter, and one or two other little inventions he had patented that were excellent of their kind, and he succeeded in selling enough of them to run his business in a haphazard way. He was too much engrossed in inventions now to give much attention to other matters himself. When a bill came in he stuck it on a file, and when he had any money he paid these bills on file without any regard to the order in which they came in, but according to the pressure brought to bear upon him by his creditors. He paid the help on much the same plan. When he had any money they could have it any time by asking for it, if he didn't have any they had to wait, but he was an easy boss. The help if they didn't get their pay didn't hurt themselves at their work, and they liked him too well to leave him. Finally it dawned upon him that he ought to have somebody to look after his office and to answer a lot of letters that were coming to him from people who were interested in his inventions already existing and prospective so he came up here and Margaret Ogilvie got the job.

He said: "What I want is a girl who will look after things. I am a shiftless kind of a fellow myself. I get interested in some invention that is in my head and I don't pay much attention to anything else and there is quite a little business down there, if it were attended to. I don't know but I had better hire a man but I have had two or three men and they all beat me and I thought I would try a girl and see if I could get one that would kind of grow up in the business, look after the orders and see that the bills were sent out and when there was any money come in try and use it, so folks would get their pay for things that I bought and so the help would be paid regular. I hate to write letters and I don't know anything about bookkeeping. I can't pay much to begin with. How much ought I to pay a good smart girl?"

We told him, "$7 or $8 a week would do to begin with, in a small business like his and then if the business grew and the girl proved satisfactory the matter of wages could be easily adjusted."

"Well," he said, "I don't want to be mean about it. It is not a very nice job. Our office is a cluttered up place and everything's topsy-turvy and I will probably be a kind of a crank to work for anyway but I guess we can scare up $8 a week." And Margaret Ogilvie was very glad indeed to take $8 a week which was a good deal more than she has been making in the great cotton factory which was fast sending her to a consumptive's grave.

There was a brave light in her fine gray eyes and a determined uplift of the chin when she said, "I think that is just the kind of a job I would like and I like the looks of Mr. Morgan, if he would only get his hair cut and have a shave and get somebody to sew the buttons on his clothes, and I know I can do the work.

MORGAN THE INVENTOR.

Morgan was indeed a typical inventor. He had no family lived in a lodging house took his meals at restaurants, when he thought to take them at all, wore a suit of clothes until all the buttons were off and then bought another. Margaret Ogilvie left us. She was confident and I was confident. I knew that girl had the makings of a first-class business woman in her, and only needed a chance to develop. I had made some inquiries about Morgan. His habits were good. His help idolized him, although they imposed upon him and shirked their work outrageously and the man was a mechanic of the highest class, with the keen inventive brain which has made America produce such men as Edison, Bell and Westingbouse.

It was a queer looking office over which Margaret Ogilvie was called upon to preside. The shop itself was situated in one of the big factory buildings of the lower canal and the office which was also the private room of Richard Morgan, inventor and proprietor, was a large, bare, rough boarded room, partitioned off from the work-room of the factory. Its windows were grimy and dirty, the floor was swept on

rare occasions when Mr. Morgan became conscious that the dirt was getting over his shoe tops. A big square table occupied the center of the room and Richard Morgan was one of those unusual men who had a place for everything and everything was in its place, the place being the top of this big square table, which was cluttered a foot deep with blue prints, pen and ink drawings, models, letters, answered and unanswered, pipes, smoking tobacco, cigars, drawing materials, pens, pencils, books, patents, patent office report, photographs of machines and the good Lord knows what else.

At one end of the room, near one of the grimy windows and overlooking the muddy and cluttered street was a small desk with some dog-eared account books in the upright section, some paper and a long sharp spindle filled to the very top with a miscellaneous collection of bills, many of them long past due, which had been stuck there by Mr. Morgan, for the simple reason that he didn't have any money to pay them. Another spindle contained a very much smaller collection of receipted bills, which had been paid, because the holders had been insistent and persevering in making collections. Mr. Richard Morgan as I have said before was an inventive genius, a mechanic of rare skill, with a mind above the mere matter of dollars and cents. Once a new idea found a lodging place in his keen and analytical brain, he gave little attention to anything else. When he got desperately hungry he would go and eat something, somewhere, it didn't matter much what, and it didn't matter much where ; when his eyes wouldn't stay open any longer he would take a nap of two or three hours, as likely as not, in his chair, with his head resting comfortably amid the strange collection ot debris which littered that big square table in the office. His hair he wore long in the Southern style, it was beautiful black hair, slightly waving. He was clean shaved, but generally a blue black stubble, three or four days old gave his countenance a piratical cast. His clothes were good but he bought a suit and wore it as long as the buttons held out and it never occurred to him to have his suit pressed, repaired or the buttons sewed on; so he generally had the appearance of a well dressed man that was coming apart and whose clothes would soon drop from him and leave him exposed to the gaze of the multitude.

Such was Richard Morgan and such was the office to which came Margaret Ogilvie, a Scotch girl, neat as a pin and orderly as the day of judgment.

Next month I am going to tell you about the business life of Margaret Ogilvie and something of that queer character Richard Morgan.

BROWN

We now have on hand E. L. Brown's lessons for April, May, June, and September and they are superb. One is a wash design for an album frontispiece, two are nifty post card designs, and one is a combination page of lettering, flourishing and drawing. The variety is all that one could desire both for lesson and illustration purposes. For Brown's contributions are as helpful to the student as they are satisfying to the expert.

Brown is a near-wonder in that he does an immense amount of work and yet does little that is not A 1. Any one who pretends to do art work can turn out an occasional fine production, but to maintain so high an average is exceptional.

Our readers are indeed fortunate to be favored with his exclusive product. And in addition we shall run one of his late diploma designs in this or the April number.

A nice list of subscriptions recently came from the well-known National Business College, Roanoke, Va.; E. M. Coulter, President, and M. A. Smythe, Secretary and Treasurer. From the subscriptions received from this school from time to time we may judge that penmanship is receiving the attention there which it deserves Both of the gentlemen write an exceptionally good hand.

A 20-MINUTE LESSON AT THE BLACKBOARD

BY J. O. PETERSON.

Suitable for Grammar Grades or Grades Above the 4th

The pupils on the left hand side of the room may pass to the blackboard. Those remaining at their seats may observe.

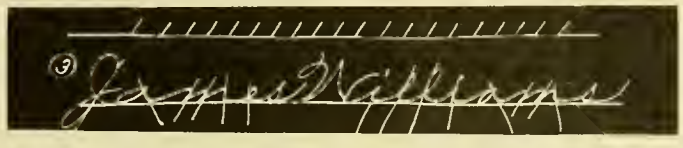
Pupils at the board give yourselves about 36 inches of blackboard space. Take erasers in the left hand. Stand back about 12 inches from the board. Listen carefully as I will give instructions but once.

On a level with your eye strike a horizontal line across your space. Strike this line with a bold, sure, steady sweep of your arm. Make but one line and leave it. George, yours is too high. Change it quickly.

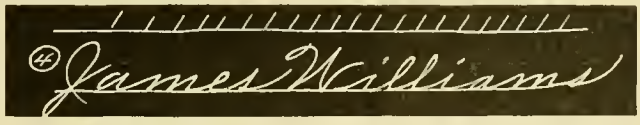
Make some little slant lines on this line. Space them evenly and slant them uniformly. Strike another horizontal line 8 inches above the first one.

Write your name on this line.

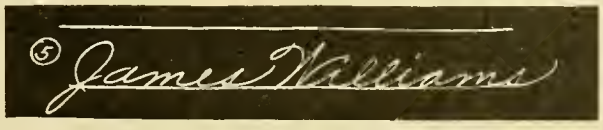
Remember, all straight down strokes in your writing should slant in the same direction. Test the down strokes that appear in your name. Observe very carefully which way they slant. Draw a line through each down stroke indicating its slant. Be sure you draw your line in the direction the stroke does slant, not the way you may at first think it slants.



You may erase the second line and strike another. Write your name again and watch carefully the slant of your down strokes. That is good but you placed such emphasis on the down strokes that you made them rather heavy and the turns are sharp at the bottom.



Erase and strike your lines again. Now write your name rapidly and freely at the same time watching the slant of your down strokes. I will let you write it five times and you may leave the last of the five efforts on the board.



The pupils at their seats may determine who has made the most improvement.

TACOMA PUBLIC SCHOOLS,
February 4, 1915.

Mr. C. P. Zaner,
EDITOR BUSINESS EDUCATOR,
Columbus, Ohio.

My dear Mr. Zaner: I have thought a number of times that I should write and express my approval and appreciation of your new feature in presenting a day's specific lesson in THE BUSINESS EDUCATOR. I can fully appreciate what some such lesson plans might have meant to me three or four years ago before I had any definite ones of my own.

I am taking the liberty of sending the skeleton of a blackboard lesson which I have found quite useful in many instances. You are free to make any use of this you wish.

Very sincerely yours,
JNO. O. PETERSON.

BOOK PLATES.

Herewith you will find presented another branch of the engrossing profession through which the up-to-date engrosser may increase his earning power. The student will find in the accompanying illustration a fair sample of pen and ink design for book plate. In the preparation of designs of this character it is necessary to take into consideration the individuality of the person ordering the plate. In this particular instance the gentleman is a lawyer by profession as well as trust officer of a bank. As a consequence of this knowledge of our subject the books shown on the shelf in design are those pertaining to the common as well as the laws of banking. The central shield carries the armorial bearings of his family and the ribbon suspended above it the family motto.

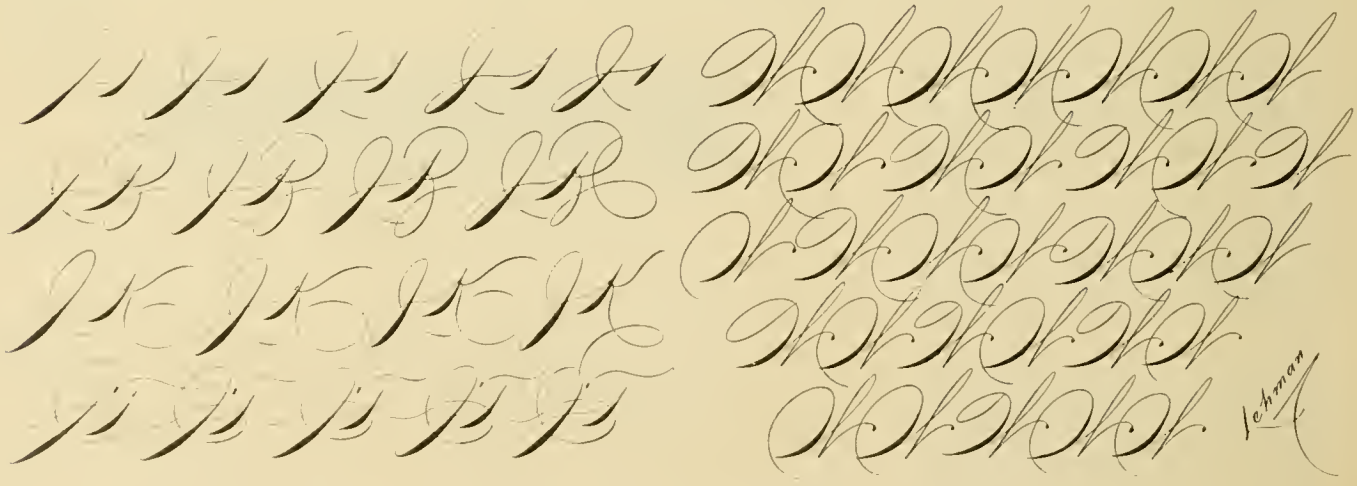
It is customary and permissible in designing book plates to incorporate in the drawing paraphernalia of sports or hobbies of your client, books of his preferred authors, personal achievements, and if desired portrait of himself. At any rate the finished design is mostly the combined thought of the client and the engrosser.

Copper plate hand engraved book plates are very expensive and not within the reach of the average person, but the process plate made from pen and ink copy is much more reasonable. The major part of the expense is of course in the drawing. The student may find in the public library of his town many works on this subject through which we may receive more light on the subject than can be gleaned from this short description.

P. W. COSTELLO, Scranton, Pa.

Courtney

We are still receiving complimentary letters concerning the splendid lessons contributed last year to THE BUSINESS EDUCATOR by Mr. T. Courtney, of Pocatello, Idaho, whose contributions both in text and copies were progressively practical and revealed him to be a thinker as well as a practioner, far above the average. We wish at this time therefore to express our appreciation and that of our many readers for the splendid services rendered by Mr. Courtney. We also express the hope that we may sometime have the pleasure of another series of contributions from his brain and pen.



By H. B. Lehman, St. Louis, Mo.

CLUBS RECEIVED

The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them :

M. E. Maldonado, Barros, Porto Rico; F. E. Oneth, Salt Lake City, Utah, Utah Business College; Marietta L. Clark, Bayonne, N. J., High School; M. E. Zimmerman, Valparaiso, Ind., University; W. R. Pitman, Columbus, Ga., The Massey Business College; C. P. Fawcett, Waterville, Maine; C. A. Robertson, Brooklyn, N. Y., Long Island Business School; C. A. Zarker, Lancaster, Pa., Pennsylvania Business College; W. E. Dennis, Brooklyn, N. Y.; Stella Conover, Wheeling, W. Va., Elliott Com'l School; C. H. Melchior, Toledo, Ohio, Tri-State Business University; Mrs. J. D. Leaman, Hutchinson, Kans., High School; Supt. J M. Scoville, Fort Morgan, Colo., Public Schools; Kinyon's Com'l School, New Bedford, Mass.; H. A. Reneau, Monroe, Wis., Business Institute; E. T. Ludowici, Calgary, Alta, Canada, Pioneer Business College; Clarence Welsh, Milltown, N. J.; H. C. Shinn, Guthrie, Okla., Capital City Business College; C. C. Jenkins, Brooklyn, N. Y., Brown's Business College; C. J. Childers, Quincy, Ill.: V. M. Rubert, Evansville, Ind., Lockyear's Business College; A. A McGhee, Cambridge, Ohio, Practical Business College; A. E. Hughes, Johnstown, Pa., Cambria Business College; Dan Ratzlaff, Meno, Okla.; L. D. Reynolds, Rush Center, Kans.; Leo J. Kent, Elyria, Ohio, Business College: D. W. Hoff, Meadville, Pa., Com'l College; Barrie Business College, Barrie, Ont., Can.; M. D. Gmeiner, Hazleton, Pa., Business College; A. H. Winter, York, Nebr., Business College; G. E. Spohn, Madison, Wis., Capital City Com'l College; W. J. Toohey, So. Bethlehem, Pa., High School; Minnie Beiswanger, Hancock, Mch., Twin City Com'l College; L. Faretra, Boston, Mass., Burdett College; W. L. Morris, Hamlin, Texas, Central Nazarene University; Josie A Weller, Frankfort, Ind., Bns. College; C. C. Brannan, Pittsburg, Kans.; J. Edwin Boothe, Huntington, W. Va., Boothe Business School; R. E. Wiatt, Los Angeles, Calif, Lincoln High School.

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Total value	$1.56
All the above sent at one time for	$ .50

The above books make a fine little library and are worth many times the small amount I am asking for them.

Address

C. W. JONES, PRINCIPAL.
Brockton Business College, Brockton, Mass.

By E. H. Fearon, Spokane, Wn.

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BOOK REVIEWS

"Educational Administration and Supervision" Volume 1, Part 1, January 1915, $2.00 a year, published monthly except July and August by Warwick & York, Inc., 19 W. Saratoga St., Baltimore, Md., is the title of a brand new magazine devoted to the subjects indicated in the title. Its editors are Lotus D. Coffman, Chas. Hughes Johnston, David Snedden, James H. Van Sickle. This journal will be of direct value to the people who have to do with the administration and supervision of school systems, for the direction of the educational work of our various states, counties, and cities is going through a wonderful transformation period. It is well printed and the first number contains 78 pages, and has quite a large number of timely articles from able educators.

"The Phonographic Magazine," published by the Phonographic Institute, Jerome B. Howard, Editor, Cincinnati, Ohio, reaches our desk occasionally and is always read with more than usual interest. The February number before us contains an excellent account of the Chicago meeting and many very valuable nut-shell articles.

Advertising literature has been received from the following : Rider-Moore & Stewart School, Trenton, N. J.; American Association for International Conciliation, New York City; The Spencer Publishing Co., New Orleans; Almeda, Calif., Technical School; Duff's College, Pittsburg, Pa.; Review of Reviews, New York City; Marietta, Ohio, Commercial College.

"The New Business Speller" by Chas. M. Miller, New York City, published by Lyons & Carnahan, Chicago, Ill. cloth bound, 210 pages, is the title of a new book on the subject named in the title. This new publication believes that "word list" spelling is a thing of the past, and proceeds to develop spelling scientifically. It believes that correct pronunciation helps greatly in correct spelling, and therefore it looks after pronunciation as well as after spelling. It teaches the fundamentals of spelling. "Sight Memory" is utilized in learning to spell. It enlarges the speaking as well as the spelling vocabulary. Definitions, when necessary, are given. To a limited extent the book serves as a dictionary. The book contains many new features and modern words and is much more extensive and thorough than the average spelling book. Those interested would do well to look into the volume.

"The Phoenix" is the title of a splendidly printed, well covered, interestingly edited journal of 32 pages issued by and in the interests of the students of Drake College, Newark, N. J., price $1.00 a year. We wish the journal the success it merits and the school deserves.

"Phonotypy" is the title of a new book and a new art, being a system of phonetic typewriting embodying and not departing from the principles of Shorthand, by Grant H. Crain and Ruby Macy Crain, published by The Crain Publishing Co., Ottawa, Kans. The volume is substantially bound in cloth, well printed, and contains 94 pages. The price is not given but we should judge about $1.00. The typewriter machine and characters are used phonetically instead of the pencil and shorthand characters. It is just such a book as we have long since expected some one to publish. To what extent it will succeed, we do not presume to prophesy, but we do see in it much of merit that deserves investigation. There is one quite remarkable thing about the volume, which is the modest claims of its authors that most such books are very extravagant in their promises. The lessons seem to be very logically and pedagogically arranged so that a home student should be able to acquire it quite readily.

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EDGAR G. ALCORN, PRES.
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We have received the first number of SCHOOL AND SOCIETY, a weekly educational journal which began publication with the new year under the editorship of Dr. J. McKeen Cattell, professor of psychology in Columbia University and the Teachers College, editor of "Science," "The Popular Science Monthly" and "The American Naturalist." It is announced that the journal will follow the general lines that have made "Science" of service in the sciences, co-operating with publications in special fields, aiming to become the professional journal for those engaged in the work of our lower and higher schools and to be of interest to the wider public for whom education is of vital concern. It will emphasize the relations of education to the social order, scientific research in education and its applications, freedom of discussion, and reports and news of events of educational interest. The first number opens with an article by Dr. Charles W. Eliot, president emeritus of Harvard University, entitled "Educational Evolution" in which he has long been the leader in this country. Dr. G. Stanley Hall discusses the teaching in our schools of the war, and President W. T. Foster, of Reed College, commends the statewide campus of the modern university. There are departments devoted to discussion and correspondence, quotations, books and literature, educational research and statistics, societies and meetings, educational events, and educational notes and news. School and Society, $3 00 a year, The Science Press, Lancaster, Pa.

Mr. T. Courtney, whose contributions have been appearing in THE BUSINESS EDUCATOR, Penman and Commercial Teacher in the Academy of Idaho, Pocatello, Idaho, has accepted a position as teacher of Commercial Arithmetic and Penmanship in the University of California for the Summer Session, from June 21 to July 31. Mr. Courtney is an able man and will fill the position with credit to himself and that institution.

Mr. J. L. Holtsclaw, whose portrait, with more than average modesty and reserve and power back of it, is shown above, was born on a farm near Woodsfield, Monroe County, Ohio, about forty years ago. He attended Rural School and Summer Normals, and graduated from the Academic and Business Courses, of Scio, College,

In 1901 he spent time in the Zanerian following which he took special work in University Extension Courses, in the University of Michigan; also a correspondence course in Higher Accounting.

His teaching experience includes one year in a Rural School, two years in the Commercial Department of the Scio College, five years in private school work as teacher and manager, four years as commercial teacher in Cass Technical High School, Detroit, Michigan, and for the past three years Director of the High School of Commerce, Detroit, Michigan.

He has had business experience as clerk in general store, Bookkeeper in daily newspaper, and wholesale offices.

He is happily married, and the father of a little girl five years old.

By way of recreation, he works in his flower and vegetable gardens, and plays base ball in the Detroit Masonic League.

He is an active member in more than half a dozen teachers' associations and clubs, the Detroit Board of Commerce, the Ohio Society of Detroit, and the Masonic Fraternity, in which he is officer.

Mr. Holtsclaw is what every leader should be—a man of many excellent parts with enough view points from which to form an appreciative judgment concerning the progress of young people. He is therefore well suited for the work he is performing.

He shuns the spot light of publicity, but never shirks a duty. His power is in his reserves—not in his prepossession. He thinks a great deal, smiles moderately, views life optimistically, works with heart as well as head, and lives a life that is an inspiration to those close enough to feel its warmth.

SPECIAL OFFER NO. 2.

A big reduction is being made in this special offer in order to close out the Madarasz Book in Artistic Gems in Ornamental Penmanship. This book contains 32 pages of the most magnificent work Madarasz ever produced.

Artistic Gems in Ornate Penmanship	$1.00
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Total value	2.40
All the above sent at one time for	$1.00

The Artistic Gems and the four little 32 page books are the best value for the money ever offered. We give you the privilege of returning them if you are not satisfied.

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Don't sell your school, if it a money maker. I will manage it for you on a percentage basis. I am a graduate of High School, School of Salesmanship, M, S., School of Penmanship, Normal and Business Institute I am twenty-nine years old and and have six years experience in the school business, as teacher, solicitor, and Assistant manager. References A-1.

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Care of Business Educator, Columbus, Ohio.

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Find out about this New Advertising for Schools and Colleges. The Biggest Advertising Success in years. Inexpensive, and cost practically nothing to distribute. Your students will send out thousands for you with their personal mail. Take advantage of this novelty NOW while they are NEW. Write today for free sample and information. We are specialists, publish every kind of stamps and show you how to use them to get RESULTS.

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Learn to letter Price Tickets and Show Cards. It is easy to do RAPID CLEAN-CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 2 colors of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets. Prepaid $1.00.

PRACTICAL COMPENDIUM OF COMMERGIAL PEN LETTERING AND DESIGNS, 100 PAGES 8x11, containing 122 plates of Commercial Pen alphabets, finished Show Cards in colors, etc., also large list of crisp business Advertising Phrases—a complete instructor for the Marking and Shading Pen, Prepaid, $1.00

Catalogue free. Address, NEWTON AUTOMATIC SHADING PEN CO., Dept. F, PONTIAC, MICH., U. S. A.

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recommends teachers and has filled hundreds of high grade positions (up to $5,000) with excellent teachers. Est. 1889. No charge to employers, none for registration. If you need a teacher for any desirable place or know where a teacher may be wanted, address, H. S. KELLOGG, 31 Union Square, New York.

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Are you a commercial teacher? Do you expect to be a commercial teacher? If either, it will be well for you to have a copy of our summer school bulletin which gives details of our special courses in commercial texts and methods of teaching. Prospective commercial teachers are entering the school every month. They are completing the study of the commercial texts under our supervision so as to be ready for effective work in methods in July. A postal card will bring the bulletin to you by return mail.

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Qualified and Experienced teachers for
Western High Schools Should Register Now
Free registration to gradnates. Write today.
Business Men's Clearing House, Denver, Colorado

High Schools and Business Colleges

Are writing and wiring us for Teachers. Commercial Teachers who are good penmen in demand, $600 to $2,400. Beginning teachers should write us. We solicit the business of reliable schools.

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Bargains, money makers, just what you want. If you desire a paying proposition, write us state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
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WM. O. PRATT, MANAGER

FOR SALE

School in city of 17,000. No competition nearer than 43 miles. Fine territory. Will sell at inventory. Part cash and balance from receipts of school. Don't reply unless you mean business. Here is your opportunity. Address **MIDDLE STATES,** care **Business Educator, Columbus, Ohio.**

"Commercial teachers wanted for high schools, academies and business colleges. Write for free booklet. Educational Service Bureau Inc., Law Bldg., Baltimore, Md."

WANTED Position as Business College Solicitor by man with splendid record of sixteen years experience. Is temperate, trustworthy and a hustler. Can furnish best of reference. Was with largest school in the East for six years. Address

M. P., care Business Educator, Columbus, Ohio.

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Good, small Business College, fine equipment, in town of 35,000 with no other Business College within radius of 100 miles. Average yearly income for last five years, $5,000. Expenses low. Terms reasonable. Address **C. M.,** care **Business Educator, Columbus, Ohio.**

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The leading Agency for the entire WEST and ALASKA. Now is the best time to enroll for 1915-16 vacancies. Write immediately for free circular. **BOISE, IDAHO**

"WE WANT THE BEST AVAILABLE COMMERCIAL TEACHER"

This is the language of a superintendent in a large city. The place is still open. Vacancies in High Schools and Business Colleges are coming in rapidly

EARLY ENROLLMENT WILL MULTIPLY YOUR OPPORTUNITIES

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FREE REGISTRATION. **BOWLING GREEN, KY.**

Western Positions For Commercial Teachers.

In Public Schools, Private Schools, Normal Schools, and Colleges. As Publishers of the annual "Rocky Mountain Teachers' Agency School Directories," of sixteen Western States, we are in touch with nearly all the schools throughout the entire West. ***WRITE US TODAY*** for Free Booklet showing how we place our teachers. Wm. Ruffer, Manager.

The Largest Teachers' Agency in the Rocky Mountain Region.

THE ROCKY MT. TEACHERS' AGENCY
EMPIRE BLD'G. DENVER, COLO.

"BUSINESS AS USUAL"

This motto is as common to New England as to Old England. Within ten days of this date (January 30) we have been asked to provide teachers for 30 or 40 schools for September, with salaries ranging from $600 to $1600 a year. Also we have just sent B. C. Bacon to the West High School, Des Moines, and W. A. McDougal, to the Cass Technical High School, Detroit, while a number of other good ones are almost ready to report. Enrollment free. "No position, no pay" is our motto.

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
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GOOD POSITIONS FOR GOOD COMMERCIAL TEACHERS OUR SPECIALTY

VACANCIES FOR 1915

NOW OPEN IN PRACTICALLY EVERY SECTION OF THE COUNTRY—Public Schools, Business Colleges, Normals, including a State University at $1800 to start.

When we tell you our candidates have gone to the largest high schools, the best business colleges, and to HALF OF THE STATE UNIVERSITIES—every vacancy filled through a direct call—we have given you only a hint of the scope and character of our service. May we assist you?

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Manager **Webster Groves, St. Louis, Mo.**

Detroit Bank Turns up Strange Case of Disguised Signatures

Several years ago James A. Doe, now deceased, opened an account for a large amount in the name of his wife, Mary Doe, in the German-American bank, and from this ordinary transaction bas developed one of the strangest cases of disguised signatures in the bank's history.

The record card, signed by himself and presumably by his wife, was duly filed and the money deposited. One or two withdrawals were made in subsequent years in the regular manner, the signature corresponding with that on the card.

Just before his death the late Mr. Doe turned the book over to his wife, informing her that a large amount of money was deposited in her name. But Mrs. Doe had considerable difficulty in obtaining the money, because her signature bore no resemblance to that on the bank records. The officials, therefore, refused to pay, although she established her identity absolutely by reliable customers in the bank and also at the Dime Savings bank, where her late husband had an account in the name of Alfred Doe. But the signature of Alfred Doe at the Dime Savings banks looked nothing like the signature of James A. Doe on file at the German-American bank; and the institution decided to allow the depositor to sue for the amount and then leave the disposal of the money up to the courts.

Before legal proceedings were begun, however, the bank employed Francis B. Courtney, expert in handwriting, to investigate the case. His investigation proved that all the signatures compared including that of "Mary Doe," had been written by one person—James Alfred Doe. They were so completely disguised as to deceive the bank officials accustomed to study signatures but the expert found characteristic curves and angles which were unconsciously recorded in all.

Mary Doe got the money by the use of her own true signature. It developed that her husban had no malicious intent, but was merely one of the secretive men frequently encountered His method of concealing his business affairs, however, was decidly unique.

He had accounts in several other banks under various names, such as James Alfred Doe, J. Doe, A. Doe, J. A. Doe, etc. To the eye of everyone except an expert, none of the various signatures bore a resemblance.—Detroit News Feb. 5.

An excellent list of subscriptions has been received from J. Lee Ovens, Iron City College, Pittsburg, Pa. This school is keeping up the "Smoky" city reputation—and it has been doing this for many years.

Some very fine specimens of business writing have been received from M. L. Copeland, Mills School, Honolulu, Hawaii. While Mr. Copeland has a mixed class of students, he is securing uniformly good results. Many of the specimens show as good and some better command of the pen than most students here in the states.

C. Spencer Chambers, whose portrait appears above, was born in Florence, Ky., the village made famous by John Uri Lloyd's "Stringtown on the Pike," on the last day of December 1879. He secnred his elementary school education in Walton, Ky. At the age of fourteen be entered Myer's Academy of Northern, Ky., where for four years his time was divided between study and athletics. After graduating, he became a landsman in the U. S. N., at Mare Island, Calif. At the close of the Spanish American War he returned to Covington and took up the study of law, in due time passing the bar examination and was given the degree of L. L. B. At the age of twenty-four he was appointed by Judge F. E. Curley, City Attorney of his native town. At the end of his term instead of seeking reelection, he decided to become an expert penman and examiner of forged and questioned handwriting. To that end he entered the Zanerian College, first in 1903, since which time he has spent something like the portions of four summers, being usually stationed near the Southwest corner near a window where the breezes come in strong from the southwest.

Mr. Chambers is an expert penman in many phases of the penman's art; being exceptionally skillful and happy in blackboard demonstrations and stunts.

After teaching in a number of commercial schools, he became a supervisor of writing in Covington, then teacher of commercial subjects in the High School, and then and now a head of the commercial Department. He is also principal of the Night High School, which is an especially large and progressive one.

He attended two summer terms in the Gregg School of Chicago and a couple of summers were spent in Europe and Canada.

He is interested in some three or four moving picture houses in the smaller cities of Kentucky.

He served one year as President of the National Penmanship Teachers' Association and is now President of the Zanerian Penmanship Teachers' Association. For five years he also taught in the East Night High School, of Cincinnati.

Mr. Chambers is a genial and genuine Kentucky gentleman, who believes in radiating the maximum of sunshine and good cheer and the minimum of gloom and grouch.

Show card writing by E. S. Lawyer, Los Angeles, Calif.

To Learn Write

I can make a good penman of you at home during spare time. Write for my free book, "*How to Become a Good Penman.*" It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

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A. P. MEUB, 223 South Sycamore St., Santa Ana, Calif.

Ornamental Penmanship

BY

E. A. LUPFER.

Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

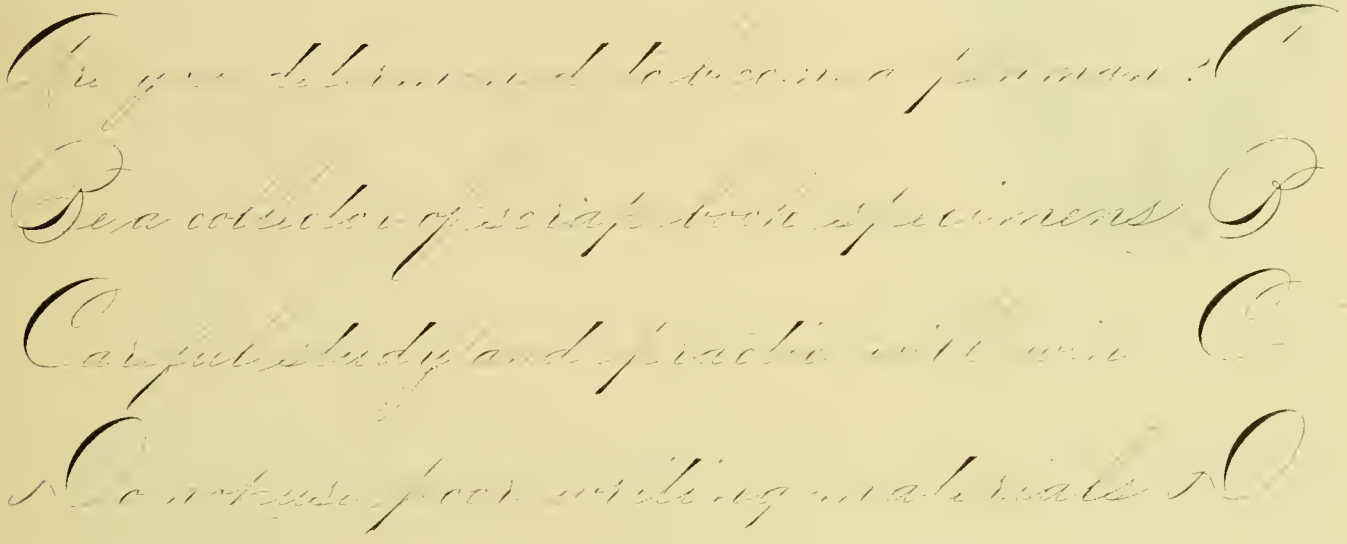
The question is often asked, "How long should one practice penmanship?" It must be answered by each individual. Too often not enough rather than too much time is spent in study and practice. Spend as much time as possible on penmanship each day. If you wish to become a professional penman you should spend from five to ten or more hours each day. Rather make it more with a little exercise to keep yourself in good health than less, for there are too many five-hour failures who are afraid of overwork.

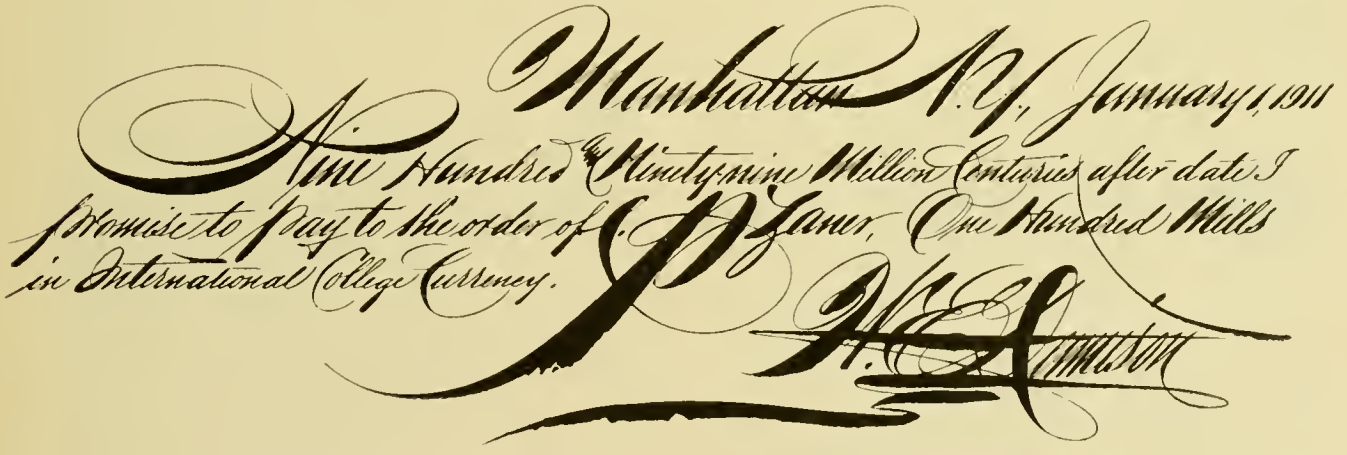
Now, penmanship is not any more unhealthy than any other sedentary occupation. Keep a good position and take a long walk each day and you can keep in good health and put in many hours of faithful work.

Of course, some people can accomplish more in one hour than others can in five. The finished penman's efforts are more straining and he is able to concentrate more than the beginner whose efforts are crude. The strain is not so great in the beginner and he can afford to spend a great amount of time each day in practicing. Ask any successful penman how many hours he spent on penmanship and you will find that he toiled late at night as have most successful men in other lines. As a rule, they also consider their efforts well spent.

You may be required to make page after page of each letter in this lesson, but you should do it before going to the next. Concentrate your efforts on one point until you have mastered it.

By your efforts you mold your future success; therefore refine your efforts and do not be afraid of work.





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Will write your name on

1 Doz. Cards (all different)	20c
Ornate letter	50c
1 set Ornate Capitals	25c
1 " " Combination	25c
1 Business Letter.	25c
1 Set Business Caps	10c
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Scrap Book Specimen	25c
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All for	$1.50

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BY MAIL

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Correspondence and Resident Instruction in Designing, Cartooning, Illustrating, Chalk-talking and Lettering. Most thorough, practical and best courses obtainable. We can prove it. Send at once for free fine illustrated catalog. **The Lockwood Art School, Kalamazoo, Mich. Dept. B.**

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A big reduction has been made in this special offer in order to close out book No. 1 containing 538 lessons in the American Method of Business Writing.

Business Writing Book No 1 worth	$1 00
95 Lessons in Ornate Writing	.50
Lessons in Engravers' Script Writing	.30
34 Alphabets in Practical Lettering	.30
Engravers' Script by L. Madarasz	.30
Total value	$2.40
All the above sent at one time for	$1.00

The big book on business writing is actually worth a ten dollar bill.

Books can be returned if you are not satisfied.

Address

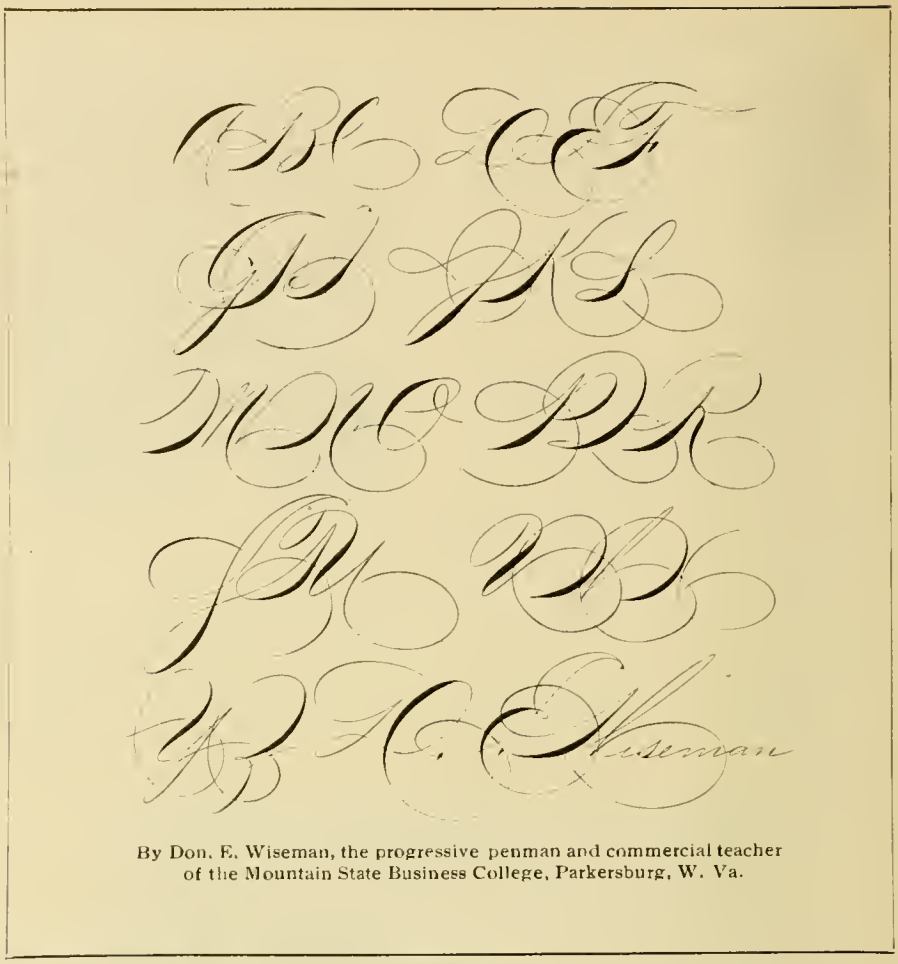
C. W. JONES, PRINCIPAL.

Brockton Business College, Brockton, Mass.

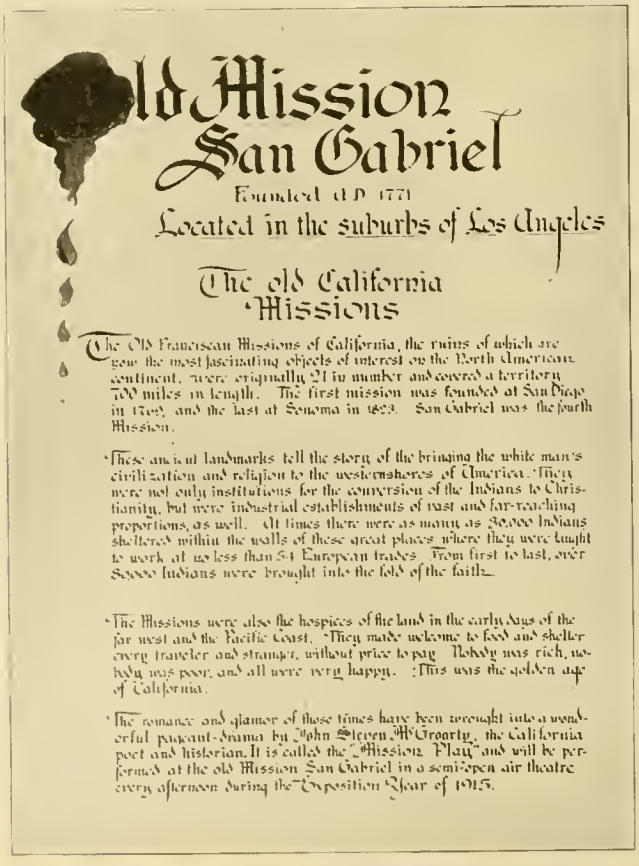
This is a portrait of Mr. Clarence Penalurick, of Wallaroo Mines, South Australia, a BUSINESS EDUCATOR subscriber and Certificate winner. His letter dated December 1st reached us by the middle of January in which the photo was enclosed. He speaks gratefully concerning the assistance of Messrs. Berkman and Courtney, to whom he submitted his work for criticism.

Thus it will be seen that subscribers to THE BUSINESS EDUCATOR are to be found in almost every country on the globe. Although many miles apart they "touch elbows" in writing by practicing from the specimens in THE BUSINESS EDUCATOR and submitting their work for criticism. How glad this gentleman would sometime be to have a BUSINESS EDUCATOR reader call upon him in his home on that great South Sea Continent, of which we know all too little!

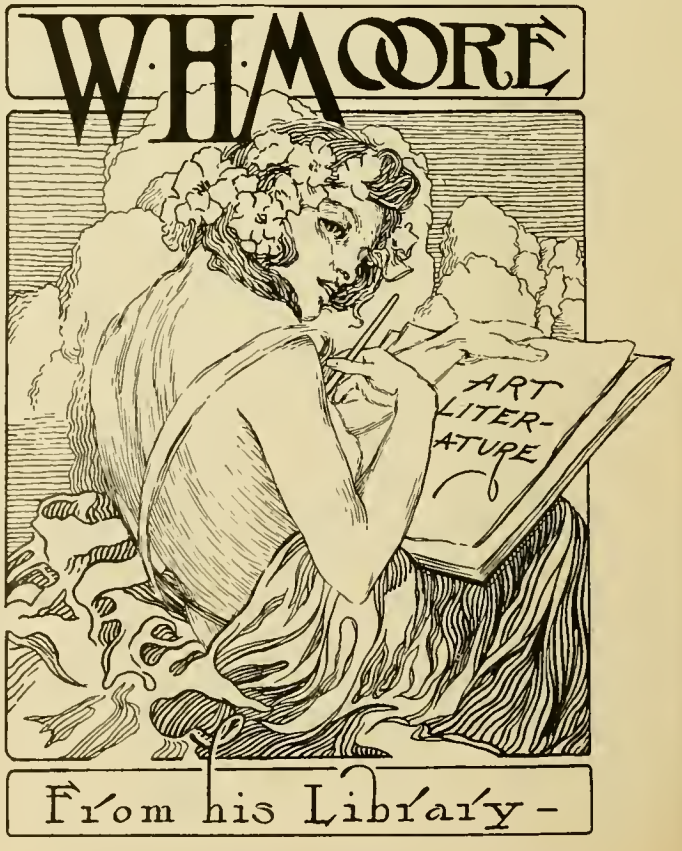
In his letter he extended the greetings of the Christmas time, and we in turn extend the greetings of our many readers for the year around for our friend, Mr. Penalurick.



By Don. E. Wiseman, the progressive penman and commercial teacher of the Mountain State Business College, Parkersburg, W. Va.



Show card lettering in resolution form and style by E. S. Lawyer, Los Angeles, Calif. Well worth study and imitation and adaptation.



By W. H. Moore, Mogadore, O., who is following Mr. Brown's work in the B. E.

ENGRAVER'S
OR
ENGROSSER'S
SCRIPT

By W. A. BAIRD

357 Fulton St.,
Brooklyn, N. Y.

Lesson No. 2.

In this lesson the extended letters t, d and p are given, together with the b, l, h and k, which in some styles of script have no loops. One of the principal things to keep in mind in this lesson is uniform slant. The tops of the extended strokes are squared in the same manner as shown in Lesson No. 1. The l, b, h and k in this style are not 3 spaces high, but about 2¼ or 2½ spaces. Do not make them so tall that they look gawky. The t is simply the letter i extended above the line. Cross all t's with a ruler or "T" square. The d has the same principal as the o preceding the extended stroke. This extended stroke should just touch the oval. The p should extend above the line about ¾ of a space and one space or more below the line. The hair line stroke in the second part of the k is made upward and finished with a dot. The finishing shaded stroke is about ⅔ or ¾ of a space in height. All dots over i's in c's, k's, x's, etc., should be about the same heft as the shaded strokes in the minimum letters. In the words, watch the spacing carefully, especially the space between o's and the letters following them.

ttttttt ttttttt pppppppp pppppppp dddddddd dddd

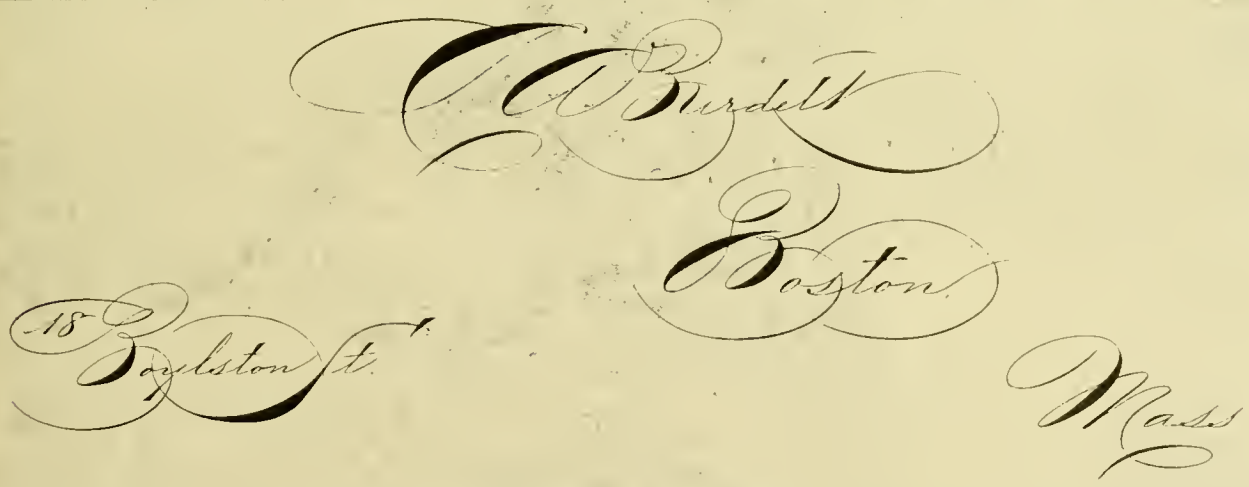
tiptop dipper dont tint pippin tpdllpdllpdllpdllp

bbbbbbb bbbbbb bbbbb bland band butter bubbles

hhhhhh kkkkkkkk hike kink hub halpin hint

tpdlbhktpdlbhktpdlbhk blank bills billiards

battlement khaki knickerbocker knock dents



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One Letter, Finest Ornate Style.....75c
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One doz. Cards" with your name.....25c
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Care Business Educator, Columbus, Ohio

FOR SALE

Business College established 30 years. Only one in western city of 16,000. Prosperous country surrounding. Owner selling on account of ill health. Address "SPECIAL," care of Business Educator, Columbus, Ohio.

All are at liberty to send in questions or answers to the B. E. for the "Question and Answer" page.

Prosperous Business College in a Northwestern City. Established 5 years. Yearly enrollment about 200. Fine equipment. Excellent reputation. No other business college closer than 160 miles. Price $1500 cash or bankable paper. Other business demanding attention cause for selling. Address,
Z. H. care BUSINESS EDUCATOR, COLUMBUS, OHIO.

Publishers and Advertisers will thank you for mentioning The Business Educator.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

CHIPS FROM THE TREE OF OBSERVATION

A man is known by the company he shuns.

When a man thinks he is leading a dog's life he commences to whine.

The handwriting on a check in our favor may be far from Zanerian, but it certainly awakens satisfactory feelings in the inartistic art it exhibits.

It is a brave man who can always conquer himself.

If misery loves company, it is certainly getting it, especially in the territory covered by the horrible war.

Throw physic to the dogs unless you regard the dogs as valuable.

A genius is a crank until his ideas are demonstrated to be sound.

To win success with mind or muscle,
Wake up, and then get out and hustle.

If war killed off only the frauds and dead beats, and destroyed only the houses that foster vice and crime, what a blessing it would be!

The world kicks those who are going down, and clubs those who are trying to climb. It is about as hard to dodge envious clubs as spiteful kicks.

If you make yourself useful the world will overlook the fact that you are not ornamental.

When a man sits on a bent pin he is apt to make an observation that in parliamentary language substantially means: "The point is not well taken."

When you are in trouble and want good advice, go to a reliable lawyer. If you want better advice go to your wife. If you haven't one, get one.

There are many misguided souls who imagined they heard the call of the Lord to preach, who were deaf to the call of their fellow-men not to.

The Modern Village Blacksmith

Under a spreading chestnut tree
The village smithy stands;
There is no grime upon his face,
Clean are his brawny hands.

No horses now has he to shoe,
Or wagon wheels re-tire,
For, as an autosmith today
He mends the choo-choo flyer.

The Views of An Optimist

SOMETHING AFTER JAMES WHITCOMB RILEY

The world is sholy gittin' better every day,
No matter what them grumblio' pessimists may say.
The lawyers are not all dishonest knaves,
Tho some had better okerpy their graves.
Trustworthy legislators still exist,
And do not git away with graftin' grist.
Some trickless politicians may be found;
Without our diggin' fer 'em under ground.
The grafters and the boodlers couldn't live
Were there no easy marks their help to give.
The gamblers couldn't make their business pay
If green and greedy suckers did not come their way
And so I say that life is not a curse,
Except to those who try to make it worse.

GENTLEMEN : MESSRS. ZANER & BLOSER, Columbus, O.

At your request I send you a specimen of ornamental work done away back in the early '70's by G. A. Gaskell.

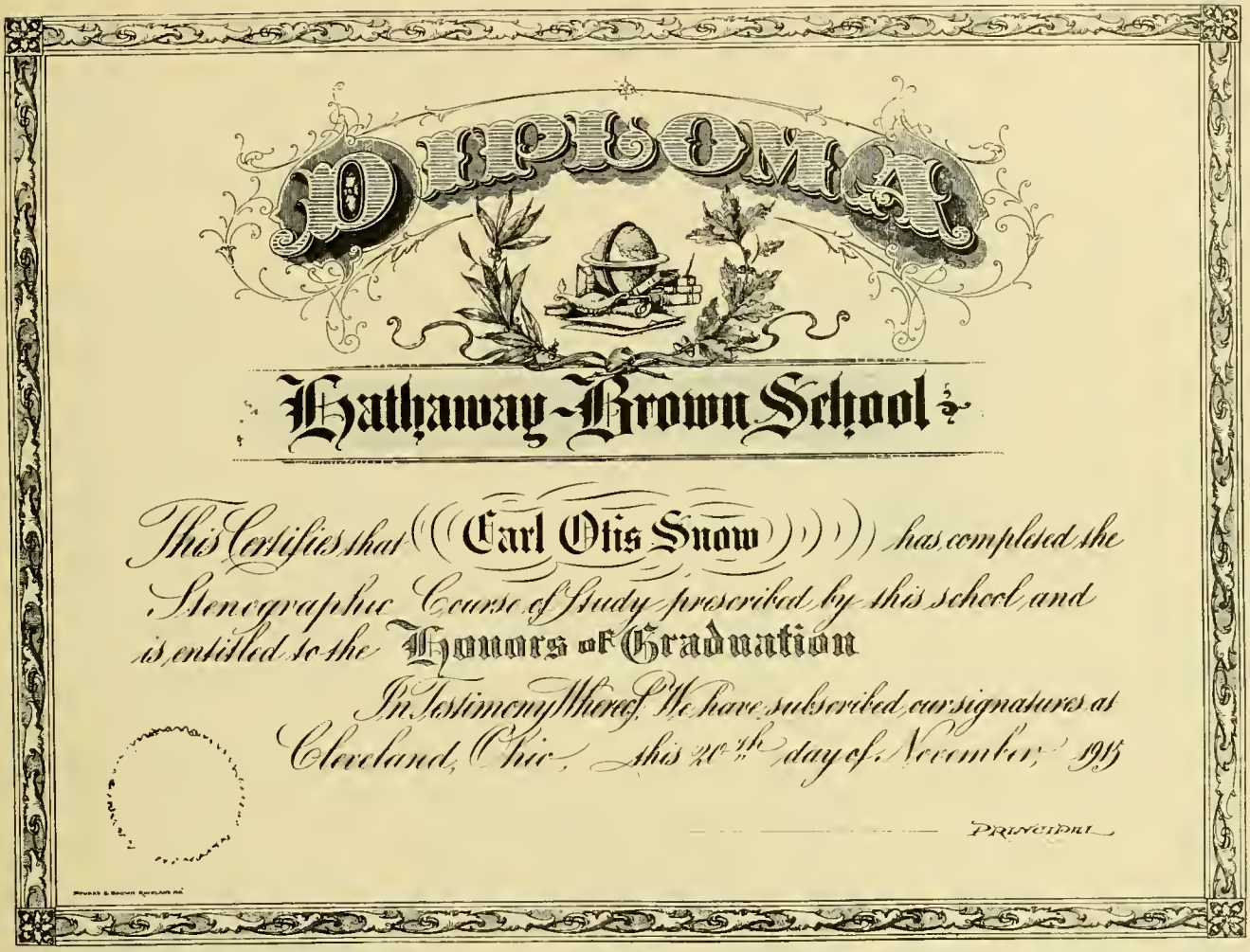
Gaskell used to be known pretty well throughout the country as an extensive advertiser of a self-instructor in penmanship, but he never had the credit due him as an all-round offhand penman, except among those who came in personal contact with him. Many seemed rather envious of his great success as an advertiser and were reluctant to bestow upon him much praise for his artistic ability with the pen.

While his work did not have that wonderful accuracy and finish of Lyman P. Spencer's, H. W. Flickinger's and perhaps a few others, it had an artistic quality of great merit. No penman, to the writer's knowledge, could give the dash, grace and life to a piece of penwork, dashed right off, equal to Gaskell, who, had he given as much time and energy to creating and executing designs in artistic penmanship as he did to advertising, would have done work in certain respects, surpassed by none.

That the readers of THE "BUSINESS EDUCATOR" may see and judge for themselves of Gaskell's ability as an artist penman the specimen of flourishing (Bird and Nest) is submitted. This truly beautiful and artistic design came into the writer's possession when he was about fifteen years of age and has been admired ever since. Many attempts at it have been made by penmen, some of which were very creditable, but most of them being a mere jumble of flourishes, expressing neither grace, harmony nor design. Let anyone who thinks that flourishing is not artistic and skillful try his hand at this graceful, harmonious and well balanced design, chaste, elegant and yet not overdone.

Nothing seems to have more ease, grace and freedom than offhand flourishing when it is well done, and yet on the other hand, it is about as flat and insipid as anything when not possessing certain features of design, grace and artistic merit. Yours truly,

W. E. DENNIS,



This beautifully bordered diploma is the product of Mr. E. L. Brown, whose contributions inspire, instruct and please our many readers from month to month.

Extra Course To Be Required of Poor Penmen

Woe to the boy or girl who does not write a good hand and is a pupil at Dallas High School, for they are compelled to enroll in a class in penmanship, where they practice until they are able to write a fairly presentable hand.

This rule was established at the beginning of the second quarter of the school term, and the two classes, both in the afternoon, are crowded to capacity at all times. F. C. Hemphill has charge of the writing classes, and within the course of the two months that the classes have been held has turned out some very good penmen.

It is proposed to start another class in penmanship with the resumption of regular class work, Monday, making three classes in all, which will give instruction to about ninety pupils.

Those pupils in the English classes who can not write a fair hand are recommended by their instructors to Mr. Hemphill for instruction in writing, and are enrolled at once in the classes, provided there is room for them.

The penmanship instruction does not count in the graduation requirements, and is solely for the benefit of the students. This is the first time that penmanship has been taught in the day classes at high school here.

The above was clipped from the Dallas, Texas, Evening Journal, and speaks for itself, indicating that the English teachers, of Dallas appreciate the fact that good writing is a mighty good vehicle with which to carry the English they are teaching to market. Our congratulations.

SPECIMENS

Miss Margaret Ebert, Supervisor of Writing and Drawing, Sapulpa, Okla., recently sent us specimens of pupils' writing in the grades from the second up. All of the work shows splendid training, the common average being excellent, considering the fact that the teachers and pupils have had movement for but a short time. Miss Ebert, herself, is an exceptionally fine penman.

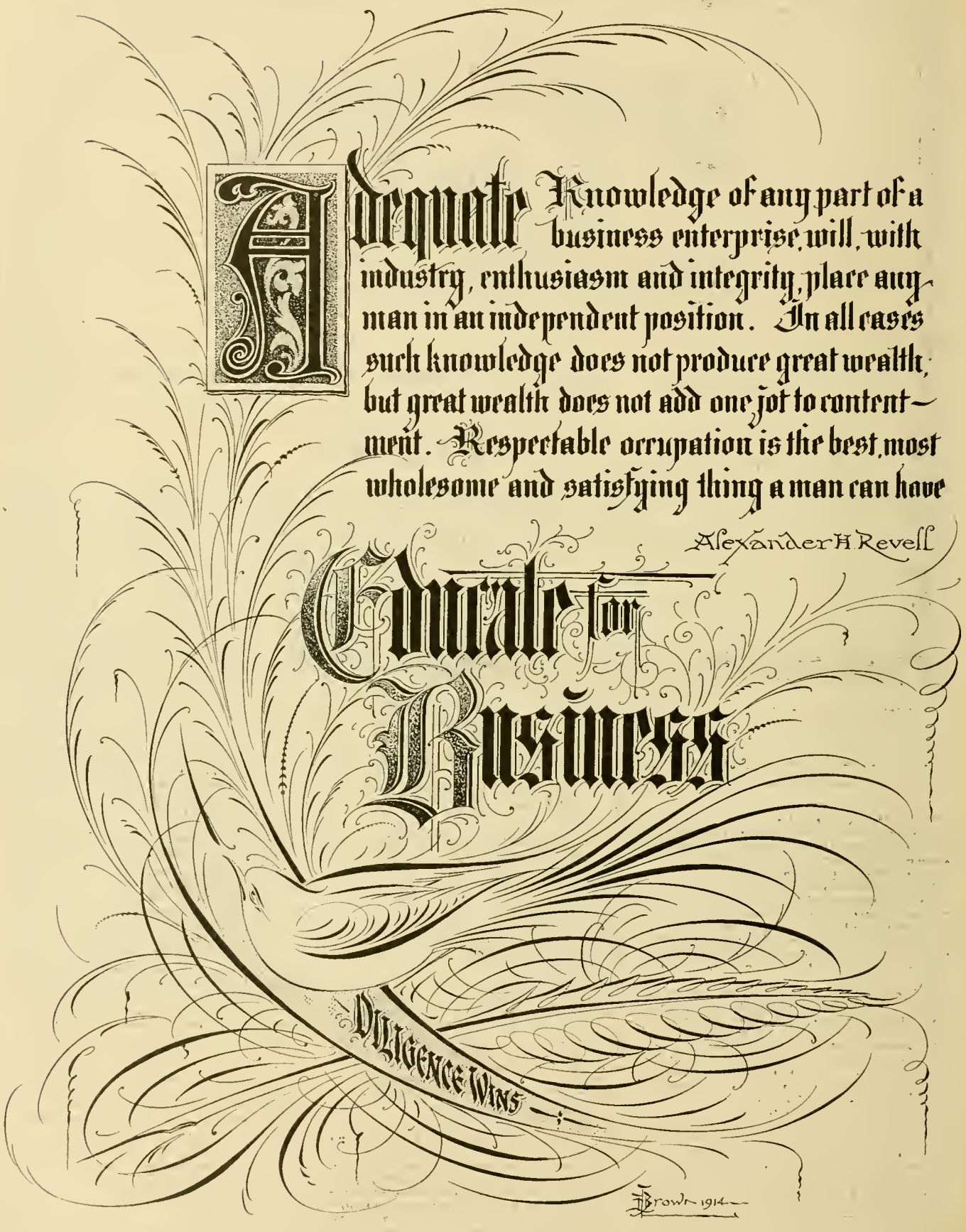
A budget of specimens from the second grade to the eighth is hereby acknowledged from the supervisor of writing, Miss Ella M. Kring, of Hazelton, Pennsylvania. We note also some very good work from the teachers, showing that all are doing conscientious, progressive work. The common average of effort as shown is excellent. Good writing will ere long be the rule rather than the exception in Hazelton.

J. H. Drake, Nickerson, Kans., favored THE BUSINESS EDUCATOR with eleven subscriptions and typed a list of same, as well as a letter accompanying the list, with his left hand. Then he also signed the letter with his left hand and he did all so well that had he not informed us that his right hand was rendered useless by reason of an operation in an attempt to straighten the fifth metacarpal bone, which was broken early in the school year, we would not have known that the left hand alone was used. Under such circumstances we have to confess that the typewriter is evidently worth more for immediate results than the pen. However, under other circumstances the pen can score an equally good point over the typewriter. We suppose that one cannot tell what he can do in this particular until put to the test. Mr. Drake however, adapted himself to his condition so well that we could not help making mention of it.

A good list of subscriptions is at hand from C. A. Harwick, supervisor of penmanship in the Public Schools of Hancock, Mich. This bespeaks much enthusiasm and interest in penmanship. Doubtless you will hear more from these schools later on for good results are being secured in the penmanship work of that place.

We recently received from D. M. Stancliff, penman and commercial teacher in the Edinboro, Pennsylvania State Normal School, specimens of the first and last penmanship of Mr. Oscar M. Bethencourt, a pupil, showing quite a remarkable improvement in writing, changing from a cramped finger to a very strong arm movement style of penmanship. Mr. Stancliff is securing very good results and is to be congratulated for the interest he is arousing and maintaining in the subject of writing.

P. ESCALON
2776 GREEN ST., SAN FRANCISCO, CAL.
Is ready and at his best to execute some MADARASZ-like writing in the way of
One ornate letter $0.75
One set of Caps ..... .50
Set combinations ..... .50
Or all for 1.50


Adequate Knowledge of any part of a business enterprise, will, with industry, enthusiasm and integrity, place any man in an independent position. In all cases such knowledge does not produce great wealth, but great wealth does not add one jot to contentment. Respectable occupation is the best, most wholesome and satisfying thing a man can have
Alexander H Revell
Educate for Business
Diligence Wins
Brown 1914

DESIGNING and ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Practical and Ornate Lettering.

Size of original 12x15. A very effective specimen for advertising, containing much useful material for penworkers. We find that interest in the art of flourishing is not entirely dead, by the frequent requests for specimens in this line. Who would not be inspired by the bold, artistic, flourishing from the pen of Williams, Gaskell or Dennis? Flourishing may not be entirely practical, but it is art, therefore a pleasure to the man who flourishes as well as to the man who admires the product. However, we are sure that you will derive much benefit and inspiration from the design as a whole or in part, by close study and careful imitation.

Pencil the most prominent parts first which includes birds, quill, and words "Adequate" and "Educate for Business." The smaller lettering may be spaced only. Just a few of the main strokes of the flourishing should be suggested. The flourishing was first finished with a Gillott Principality pen and India ink. The larger letters were "blocked in" with a No. 2 Soennecken pen and the smaller letters with a No. 3 pen. In your work aim for uniform size and spacing. Rule up the larger lettering and correct inaccuracies that show here and there with a common pen.

The stippled initials "E" and "B" are very effective in finish. Outline carefully aiming for uniform width of parts. Thicken line on one side, then add fine dots or stipple, leaving a white line on the right and have tone darkest at bottom of letter. The finish of initial "A" is a good study in color values.

Look! The flourishing should be done with the whole arm movement for the best results. If produced in any other way, it is not flourishing, but just drawing, minus the snap and vigor of off hand work. Add the ornaments to strokes with taste and be sure to stop before your strokes become overloaded. Bold, vigorous lines, usually look better without ornaments.

We would like to hear from you if you like this lesson, in fact, let us hear from you anyhow, and if there are points in this or other lessons you would like explained more fully, please write us about it.

Specimens Received.

Mr. W. H. Moore, Lake, Ohio, sends a copy of the Christmas design which displays much good taste. Mr. Moore also sent several pen drawings showing a good knowledge of pen technique. His book plate, which will appear in the B. E., is very good in effect.

We have also received from Mr T. W. Emblem, Elmira, New York, a remarkably fine copy of our Christmas design. In color harmony Mr. Emblem is certainly successful. His specimen shows a fine sense of color and very good drawing.

BOOK REVIEWS

"The Metropolitan System of Bookkeeping" embracing theory and practice of bookkeeping and accounting for high schools, parochial schools, academies, and all other schools teaching the subject, by W. A. Sheaffer, Ph. B., head of Commercial Department West Division High School, Milwaukee, Wis., and instructor of Accounting, Marquette University, Part 1 and 2, Metropolitan Text Book Co., Chicago, Ill., is the title of a 210 page book substantially bound in cloth, recently received at this office. It is profusely illustrated in high grade script, and it is to be followed by parts 3 and 4 at a later period. The author of this publication discloses an eminent knowledge of the various subjects treated and their pedagogy. He believes that the teaching of bookkeeping in the beginning should be taught much the same as other subjects are in the beginning, and that there should be a gradual evolution or development from the beginning to the end rather than to begin with as complex and difficult material as in the end. The plan is to teach the pupil one portion or step at a time. The development of thought and not mere mechanical routine or skill is one of the things aimed for by the author. "The thought side must be emphasized. It must not be simply an incidental matter." "Frequent class recitations are necessary" are some of the quotations from the Preface. The Table of Contents, List of Exercises, etc., are so extensive that we cannot find room for them. Anyone interested in this phase of bookkeeping should look into this late publication.

"Business Correspondence in Shorthand' Nos. 5 and 6 combined, price 60c, is the title of a substantially cloth bound, well printed, 80 page volume of Isaac Pitman & Sons, No. 2 West 45th St., New York City. This publication is a portion of the letters contained in Pitman's 20th Century Dictation Book and Legal Forms" with printed key to the matter counted for speed practice in either Shorthand or Typewriting. The book is an important extension of Business Correspondence Nos. 1, 2, 3 and 4, continuing the work where the former books leave it. It is the intention of the author to follow the present collection with several other books containing letters in the leading branches of business.

"Easy Readings", elementary style, price 20c, by the same Company, is a very neat little paper covered 48 page book with shorthand illustrations of special value to Pitmanic students and writers.

THE FIRST TIME ON RECORD

In the semi-annual typewriting contests of The Remington Company, the requirements of 60 words per minute for 15 consecutive minutes without an error have proved exceedingly difficult for even professional stenographers, as only two throughout the country were able to win the prize of a typewriter in the contest last June. In the January contest, however, a *student,* Miss Charlotte Klein, still in school, won a typewriter, something never before accomplished by any student.

She was taught by Miss K. Olive Bracher, in the Spencerian Commercial School, Cleveland, Ohio, using as a text book ***Practical Typewriting,*** published by The Practical Text Book Company.

We consider this attainment much more remarkable than the speed made by specially trained typists in contests where an error means only a small penalty.

Put your school on the road to such results.

A hint of your interest and we will tell you of other convincing achievements. Best of all, examine the book. Remember Practical Typewriting is only one of the good books in our series of practical text-books.

THE PRACTICAL TEXT BOOK COMPANY

Euclid Avenue and 18th Street **CLEVELAND, OHIO**

By A. R. Burnett, Penman, Elliott Business College, Burlington, Ia.

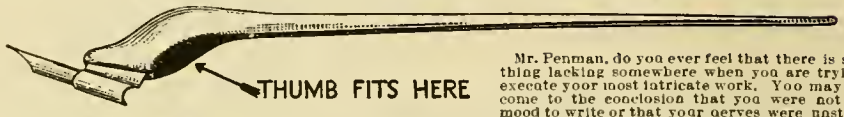
Practice Paper 37c. a Ream (500 SHEETS)

THE FAUST SPECIAL RULED

Its a time and money saver. Scribbling reduced to a minimum. Many of our Leading Business Colleges use it. Samples and circulars illustrating its advantages sent for the asking. Address,

C. A. FAUST, 1024 North Robey St., Chicago.

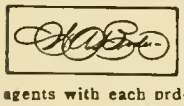
THE OBLIQUE HOLDER THAT IS DIFFERENT.



Mr. Penman, do you ever feel that there is something lacking somewhere when you are trying to execute your most intricate work. You may have come to the conclusion that you were not in a mood to write or that your nerves were unsteady, but nine times out of ten the cause of your trouble lies in the holder you are using. The Gmeiner Holder was designed to overcome this difficulty—it will make you feel perfectly at ease no matter how intricate your task may be.

If you want the Very best, get the Gmeiner Oblique. Price in either seven or ten inch lengths, $1.00.

A. J. GMEINER, 30 ASYLUM ST., HARTFORD, CONN.



I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order

AGENTS WANTED

BLANK CARDS I have the very best blank cards now on the market. Hand cut. Come in 17 different colors. Sample 100 postpaid. 15c. 1,000 by express, 75c. Card Circular for rad stamp.

COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c. Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No 1 Pens, 10c. per doz. Lessons in Card Writing. Circular for stamp.

W. A. BODE, Box 176, FAIR HAVEN, PA.

HIGH GRADE **DIPLOMAS** AND **CERTIFICATES.**

New 1915 catalog mailed free. See it before you buy your supply. First quality—Prompt delivery. Send for special illustrated booklet on *Art Engrossing.*

Full size samples of Stock and made to order *Diplomas* free on request. Artistic diploma filling a specialty.

HOWARD & BROWN, Rockland, Maine.

HIGGINS' { **ETERNAL INK** / **ENGROSSING INK**

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 80c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks send to

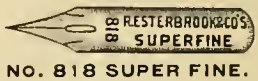
CHAS. M. HIGGINS & CO., Mfrs.,
271 NINTH ST. BROOKLYN, N. Y

WE HIGHLY RECOMMEND THESE STYLES FOR ADVANCED WORK, FOR PROFESSIONAL PENMEN AND CARD WRITERS AND ALL KINDS OF ORNAMENTAL WORK.

A1 PROFESSIONAL.

NO. 856 TECHNICAL.

NO. 128 EXTRA FINE.



NO. 818 SUPER FINE.

SEND 10c FOR METAL BOX CONTAINING ONE DOZEN OF THESE PENS, ASSORTED.

ESTERBROOK STEEL PEN MANUFACTURING CO. CAMDEN, N. J.

TERRY TYPES

ARE HIGH GRADE PLATES FOR THE PRINTING PRESS

ZINC ETCHINGS AND HALF TONES REPRODUCED FROM PENMANSHIP AND ENGROSSED COPIES

THE

TERRY ENG. Co

DESIGNERS - ILLUSTRATORS

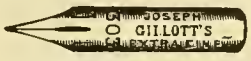
ENGRAVERS

COLUMBUS, OHIO

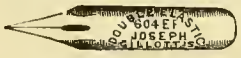
Gillott's Pens

The Most Perfect of Pens

PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.

Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

SOLD BY ALL DEALERS

Joseph Gillott & Sons

ALFRED FIELD & CO., Sole Agents

93 Chambers St. NEW YORK

Condensed Price List of Penmanship Supplies.

All goods go postpaid except those mentioned to go by express, on which you pay charges. Of course, when cheaper than express, goods will be sent by Parcel Post, you to pay charges.

1 Hard Rubber Inkstand	$ .45
1 Good Grip Penpuller	.10
1 All-Steel Ink Eraser	.50

ZANERIAN PENS

1 gr. Zanerian Business	.75
¼ " .25 1 doz.	.10
Zanerian Ideal and Z. Medial Pens same price as Z. Business Pens.	
1 gr. Zanerian Fine Writers	1.00
¼ " .25 1 doz	.12

PENHOLDERS

1 Zanerian Fine Art, rosewood, 11½ in. 1.00 8 in.	.75
1 Zanerian Oblique, rosewood, 11½ in. .50 8 in.	.40
Zanerian Expert, 7½ in.	
1 gr. 7.75 1 doz.	.90
½ " 4.25 ½ "	.50
¼ " 2.30 ¼ "	.30
2 doz. 1.60 1 only	.15
1 Triangular Straight, 7¼ in	.20
1 Central, hard rubber, 5¾ in	.25
1 Correct, " " 6¾ in	.25
Excelsior Oblique, 6 in.	
1 gr 5.00 1 doz	60
½ "	2.60
¼ " 1.35 1 only	.10
Zaner Method Straight, 7½ in.	
1 gr 3 25 ¼ doz	.30
½ " 1.75 ¼ doz	.20
¼ " 1.00 1 only	.10
1 doz	.50
1 Pencil Lengthener	.10

SOENNECKEN LETTERING PENS

1 complete set	.25
1 doz. single pointed, any No	.20
1 " double " " "	.40
⅛ gr. any No. single pointed	.35
¼ " " " double "	.75
1 Soennecken Lettering Penholder	.10

BLANK CARDS

100 postpaid	.25
500 express	.60
1000 express	1 00

INKS

1 bottle Zanerian India	$ .30
1 doz bottles, express	2.00
1 bottle White	.25
1 " Zanerian Gold	.20
1 doz. bottles, express	1.25
1 bottle Zanerian School Ink	.20
Arnold's Japan Ink	
Nearly ½ pt	.40
1 pt. express	.45
1 qt "	.75

ENVELOPES. 3⅛x6½

White, Azure, or Primrose.

100 postpaid	.45
500 express	.90
1000 express	1 75

WHITE CARDBOARD, 22x28

2 Sheets postpaid	.50
6 " express	.60
12 " "	1.00

BLACK CARDBOARD 22x28

2 Sheets postpaid	.50
6 " express	.50
12 " "	.75

WEDDING PAPER, 21x33

3 Sheets postpaid	.60
6 " express	.50
12 " "	.70

ZANERIAN PAPER, 16x21

6 Sheets postpaid	.45
12 " express	.50

LEDGER PAPER, 16x21

6 Sheets postpaid	.55
12 " express	.65

Send 5 cents for sample of white, black and colored cards, and 5 cents for samples of paper.

ADDRESS ZANER & BLOSER CO.
COLUMBUS, OHIO.

THE RESPONSES FROM HUNDREDS OF TEACHERS

FOLLOWING THE ANNOUNCEMENT OF

ROWE SHORTHAND

which is shortly to be published, is convincing evidence of the anxiety of teachers to find some better system of shorthand than that which they are using.

ROWE SHORTHAND is based upon the principles of New Rapid Shorthand. It will show many changes, however, in the adaptation of these principles in shorthand practice, and it also shows an entirely different method of presentation.

New Rapid has always been used in schools of reputation. Rowe Shorthand will attract the attention of schools of reputation. Our Training Course for teachers, by correspondence, is attracting widespread attention.

We have literature that will be of interest to every investigating teacher. It can be had for the asking. Our selling campaign is not yet fairly begun, but we are having numerous adoptions solely on the merits of the system. Do you want to investigate ?

The H. M. Rowe Co. EDUCATIONAL PUBLISHERS HARLEM SQUARE **BALTIMORE, MD.**

Texts for the End of the Year

Bookkeeping Department

Follow the text in beginning bookkeeping by using *Wholesale Accounting, Mercantile Accounting,* and *Modern Corporation Accounting.* These are intermediate and advanced texts on the individual business practice plan. Other publications you may be interested in at this time are *Lyons Commercial Law, Modern Business English,* and *Birch's Rapid Calculation.*

Shorthand Department

Stenographer's Business Practice is just the thing to round out the course in stenography. It teaches the many details of office routine with which every stenographer should be familiar. We also recommend for advanced practice, *Dictation Studies,* and our good list of supplementary readers in Munson Shorthand.

JUST OUT

New Business Speller

By CHAS. M. MILLER

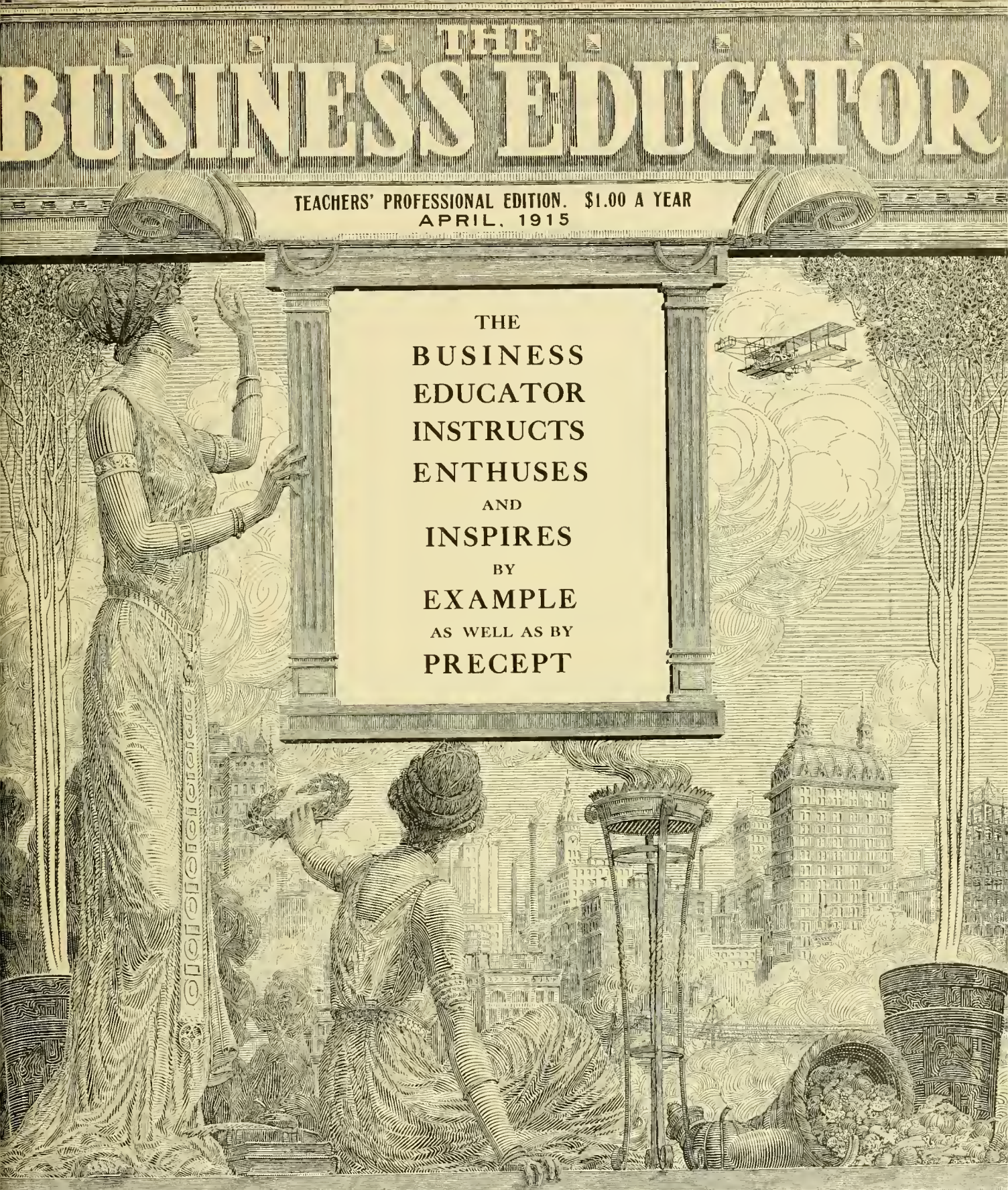
Not a mere word list but a text book in all that the word implies. It will give a dignity and effectiveness to your work in spelling. WRITE NOW.

LYONS & CARNAHAN

623 S. Wabash Ave., Chicago — 131 E. 23d St., New York

THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION. $1.00 A YEAR
APRIL, 1915



ZANER & BLOSER
PUBLISHERS
COLUMBUS, OHIO

G.SHENDERSON
PORTLAND, OREGON

More Remington Accuracy Winners

There Were Two of Them At the Last Competition

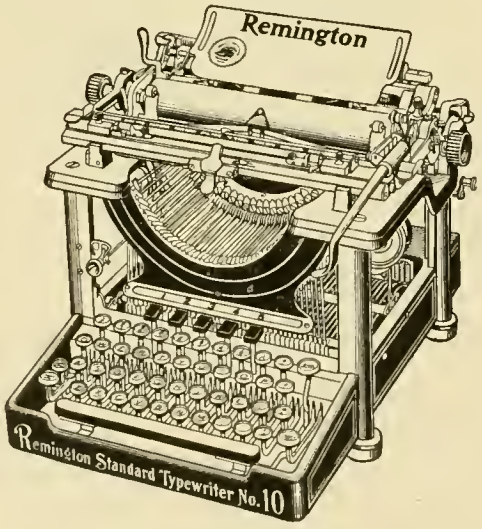
Miss Myrtle Hagar, of Nashville, wrote 74 words per minute, for fifteen minutes, without error—the best "accuracy" record ever made.

Miss Charlotte Klein, a pupil in the Spencerian School of Cleveland, wrote $60\frac{15}{16}$ words per minute, for 15 minutes, without error—the best "accuracy" record ever made by a student.

Both of these operators won the accuracy prize—a new Remington Typewriter.

This Remington Accuracy Prize is *our* incentive to every Remington typist and student to strive to reach the error-proof standard.

Why do we offer this incentive? Because we wish every Remington operator to achieve the highest success. Every employer demands "accuracy first," therefore accuracy is the quality which pays the pupil best.



Call at the nearest Remington office and learn the particulars of the next Remington Accuracy Contest.

Remington Typewriter Company
(Incorporated)

New York and Everywhere

BLISS BOOKKEEPING
—AND—
OFFICE PRACTICE

TWO PLANS OF WORK

ACTUAL BUSINESS and FOLDER

IN THE ACTUAL BUSINESS PLAN

all transactions are performed over the counter affording a complete and up-to-date OFFICE PRACTICE DEPARTMENT Each of the several offices is equipped with a different set of large books including Special Column Books, Loose Leaf Books, Post Binders, Card Ledgers, etc. By a system of promotion the student goes from one office to another, finishing in the bank.

IN THE FOLDER PLAN

the incoming papers are contained in the folder, but all outgoing papers are made out by the pupil the same as in the Actual Business. Both plans are intensely interesting. Splendid chapter on Civil Service. Fine Corporation Set.

SCIENTIFIC TOUCH TYPEWRITING

develops touch operation easily and naturally. Every student becomes a genuine touch operator. The book includes a variety of forms, letters, tabulated work, invoices, statements, reports, legal forms, testimony, specifications all arranged in the exact form in which they should be copied.

NATIONAL DICTATION

bridges the gulf between the text book and the practical stenographer. Special space is allowed for copying the letters in shorthand which incites the pupil to do his best work and also enables the teacher to correct the notes in a moment's time. Special punctuation feature.

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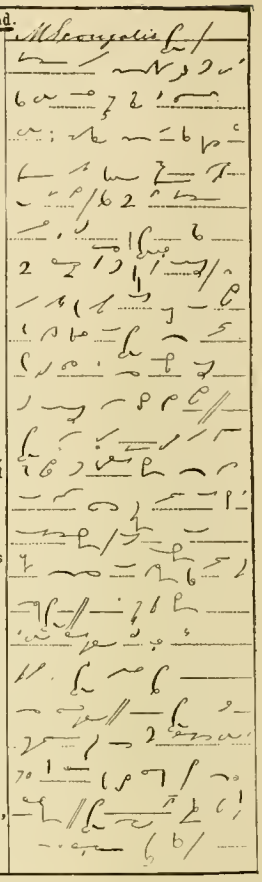

1915

We wish to announce that the 1915 edition of the **"20th Century Bookkeeping and Accounting"** is now ready for distribution. Teachers who are interested in the principles of modern bookkeeping and accountancy should give this text a thorough investigation before selecting the one to be used with the next class.

There are two important features in a bookkeeping course; one is the correct presentation of the principles, the other, the practical application of these. Consultations with teachers, bookkeepers and accountants have enabled us to present the correct principles and best practice in applying them.

Shall be pleased to discuss this new text with you and will appreciate an opportunity to do so.

SOUTH-WESTERN PUBLISHING COMPANY

309 WEST THIRD STREET, CINCINNATI, OHIO

AN IMPORTANT MEETING

A three days' session of the Officers and Board of Governors of the National Association of Accredited Commercial Schools at Hotel Sherman, Chicago, beginning February 20, marked a forward step in commercial education. The meeting was called for the purpose af outlining standard courses in commercial subjects; shorthand, typewriting, etc., the selection and recommendation of text books, and the adoption of a code of ethics for schools affiliated in this association. The careful consideration of conditions in various localities, of the length and breadth of courses, and the ethical lines along which private schools should be conducted, evidenced the earnestness and the sincerity of purpose of the various members of the several committees.

The discussions were with a view to bringing out the best thought of the individual members of the committees, a most careful consideration of the conditions governing different localities, the inadequacy of the courses commonly outlined and taught in schools throughout the country and the absolute lack of anything like a uniform standard of courses, requirements for graduation, etc. A careful comparison between courses in private commercial schools and high schools and Universities was gone into, the advantages to be derived from a closer observance of uniform standard, better understanding among school proprietors as to advertising, rates of tuition, salaries of teachers, in fact, every phase of commercial education reei v ed due consideration.

It has long been apparent that until closer cooperation among private commercial schools can be brought about, that just so long the business public and higher schools of learning will condemn our schools. Attempts have been made to elevate the standard of commercial schools with little success ao account of lack of co-operation and ao apparent feeling that the movement was in the interest of some private enterprise, but the National Association of Accredited Commercial Schools was not promoted in the interest of any private enterprise, but for the sole purpose of meeting the requirements of the business world. Already it has included in its membership many of the best schools of the country, and applications are rapidly coming from schools recognizing that the aims of the association are a move in the right direction. The chairman of the membership committee, Mr. W. N. Watson, Lincoln, Neb., will be glad to supply those interested with literature, giving fully the aims of the association and the advantages to be drived from membership.

Respectfully,

J. F. FISH,
Chairman Publicity Committee.

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John Faithful says,

speaking to young people about being willing to stick to one place until they have "made good."

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is a source of help and inspiration to students and young business men and women wherever read.

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WE are a nation of business guessers instead of business getters. Result: ninety-seven men out of every hundred at fifty have no money, according to insurance experts. What is wrong? These men are not taught industrial psychology, the principles of business leadership, the human specifications which make for success. What are these specifications? Let us tell you.

America faces a marvelous business opportunity. So does every student who is trained for leadership as well as clerkship. Eighty-five per cent of the business positions are leadership positions—salesmanship positions, yet a majority of the schools are placing the emphasis on detail positions. Shouldn't we get a larger vision?

The attendance in many schools has dropped off this fall owing to business conditions, yet THE SALE OF THE KNOX BOOK HAS INCREASED 270 PER CENT this fall over last. Write us for the reason. One business concern has just ordered 1,200 copies for its salesmen. This book has THE PUNCH. It should help to reverse the 97 per cent failure ratio and make men 97 per cent successful.

Sherwin Cody says: "The book is inspired and inspiring and cannot help but stimulate the student greatly. I doubt if a more stimulating book on Salesmanship will ever be written."

This book is used in more schools than all similar books combined. Price to school men $1.10. Let us send you a copy "on suspicion."

KNOX SCHOOL OF SALESMANSHIP AND BUSINESS EFFICIENCY
CLEVELAND, OHIO

Teachers' Training Course

GREGG SCHOOL

Summer Normal Session

The regular annual Summer Normal of Gregg School will open Monday, July 5, 1915 and continue to Friday, August 13.

The work will embrace the usual instruction in the principles and pedagogy of Gregg Shorthand, Rational Typewriting, Office Training, Business English and Commercial Correspondence. There will be both primary and advanced work.

Last year 150 teachers, including college graduates and department principals, availed themselves of this professional training, representing 25 states.

Gregg School, under the direction of its President, Mr. John Robert Gregg, the author of Gregg Shorthand, has developed methods of practical pedagogy which have made it famous throughout the country. Its ideal location in the heart of the western metropolis, makes it a very desirable place to study in the summer.

There is a constant demand for technically qualified teachers of Gregg Shorthand. The system is taught in 1250 cities—more than 58% —out of the 2113 cities in the United States in the high schools of which shorthand is offered. It has been adopted by the two largest universities in the country, namely, Columbia University in the City of New York, and the University of California.

Arrange to get the training at Gregg School this summer. A postal request will bring you a copy of the Special Announcement of the Normal Session.

GREGG SCHOOL

6 N. Michigan Ave. Chicago, Ill.

GREGG SHORTHAND Students Win the New York City School Championship

The following is an analysis of the report of the contest as published in the New York Globe, Feb. 8, 1915:

It was the largest open-to-all-systems shorthand contest ever held in this country.

The School Championship of the New York Metropolitan District was won by Gregg students from the Hebrew Technical School for Girls. The average age of these students is but 16 years, a fact which makes their records all the more striking.

The only teams winning places in the contest were the Hebrew Technical School for Girls and the Drake Business School, Passaic —both teaching Gregg Shorthand exclusively.

Best Individual Record

The best individual record in the school contest was made by a Gregg writer, Mr. Jacob Stam, of the Drake Business School, Passaic, whose percentage of accuracy was 98.5 on the 120-word matter. Mr. Stam, who is but 15 years old, was awarded a Gold Medal and the title "1915 School Champion Shorthand Writer of the New York City Metropolitan District."

The highest percentage of accuracy was made by Miss Leah Wach of the Hebrew Technical School for Girls, whose percentage was 99.2.

The average accuracy of the Hebrew Technical School for Girls' team was 98.2%.

The average speed of the five highest contestants in the contest last year (in which writers of Isaac Pitman shorthand only participated) was 88.9 words a minute; in the contest this year the five highest Gregg contestants made an average speed of 105.1 words a minute, or an increase of 16.2 words a minute over last year's record made by Isaac Pitman students.

Twelve of the sixteen Gregg writers entering the Day School Contest qualified with an accuracy of 95% or higher; nine out of fifteen Isaac Pitman writers *failed*. In other words, 75% of the Gregg writers qualified, while only 40% of the Isaac Pitman writers did so.

Complete details regarding this contest will be mailed on request.

THE GREGG PUBLISHING COMPANY

New York Chicago San Francisco

The TRUTH about the Official Report

in regard to the teaching of Isaac Pitman's Shorthand in the New York City High Schools.

In response to requests for further information, and in answer to widely circulated statements which are inaccurate and calculated to create a false impression, we give below the official report of a committee appointed in May, 1912, by Dr. Edward L. Stevens, Associate City Superintendent of Schools, in relation to the teaching of Isaac Pitman Shorthand in the high schools of New York City. While technically this report is not the report of the individual members of the Board of Education, but since, in view of the committee which made that report was appointed by the late Superintendent Edward L. Stevens, Chairman of the Committee on High Schools and reported to him at his request, and since with regard to shorthand matters in the City High Schools, Superintendent Stevens represented the educational authorities and, consequently, the Board of Education, and because he accepted this report, thus making it the opinion of the educational authorities of this city, it can truthfully be said that this report is official and authentic. The report in part reads:

NEW YORK, May 29, 1912.

DR. EDWARD L. STEVENS,
Associate City Superintendent,
59th Street and Park Avenue,
New York.

DEAR SIR:

THE COMMITTEE ON SHORTHAND AND SHORTHAND TEXT BOOKS ARE UNANIMOUSLY IN FAVOR OF THE FOLLOWING PROPOSITIONS:

1. THAT A UNIFORM SYSTEM OF SHORTHAND IS ESSENTIAL TO THE BEST INTERESTS OF THE PUPILS OF THE HIGH SCHOOLS.

A. Many of our pupils are obliged to transfer during the course from one school to another. Unless a uniform system is taught in the schools, it is impossible for such pupils to continue their work satisfactorily. No two systems of shorthand are so similar that a pupil can change from one to the other without disastrous results.

2. THAT THE ISAAC PITMAN SYSTEM SHOULD BE RETAINED AS THE UNIFORM SYSTEM FOR THE HIGH SCHOOLS.

A. The Isaac Pitman system is giving eminent satisfaction. We believe that the shorthand teachers are practically unanimous in favoring its retention. We know of no demand for a change coming from within the schools.

B. The practical results obtained with the Isaac Pitman system are excellent. A large majority of the pupils who receive instruction five periods per week for two years—the time required by the Regents syllabus pass the Regents test at one hundred words per minute for five minutes. Our graduates are in constant demand as stenographers.

C. A change to another system would be inexpedient. To abandon the system which has been tried and found thoroughly satisfactory would be a dangerous experiment. It would disorganize for several years to come the shorthand departments of our High Schools. It would be a long step backward from order to confusion.

DICT.E.L.S.
LCh.

DEPARTMENT OF EDUCATION
THE CITY OF NEW YORK
THE BOARD OF SUPERINTENDENTS
PARK AVENUE AND FIFTY-NINTH STREET

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June 24th, 1912.

Mr. Clarence A. Pitman,
2 West 45th Street,
Manhattan.

Dear Mr. Pitman:

I am in receipt of the report which you have returned to me.

Perhaps it is just as well to make no mention of the names of the members of this committee. I do not desire to subject them to either criticism or solicitation.

Yours very truly,
Edward L. Stevens
Associate City Superintendent.

D. We believe that the Isaac Pitman system is the best system for the schools. In our judgment it has the best text-books. It has the widest range of literature engraved in shorthand for reading practice. It has the largest number of text-books devoted to training the specialist in shorthand, which are of great service to those pupils who, after graduation, desire to continue their studies with a view to becoming experts in some special line of technical reporting. While the abstract question—"Which is the BEST system of Shorthand?"—is not strictly within the scope of your Committee's inquiry, it is reassuring to note that the system adopted by the Board of Education has won seven of the ten prizes awarded at the International Shorthand Speed Contests since 1906; that Mr. Nathan Behrin, an Isaac Pitman writer who received his first lessons in stenography in one of New York City's High Schools, now holds the title of Champion Shorthand Writer of the World. The Committee believes that these facts offer conclusive evidence that the Board of Education has made no mistake in adopting the Isaac Pitman system.

3. THAT NO TEXTBOOKS BE ADDED TO THE LIST, OR PERMITTED TO REMAIN ON THE LIST, WHICH PRESENT MODIFICATIONS THAT ARE IN CONFLICT WITH THE APPROVED PRINCIPLES OF THE ISAAC PITMAN SYSTEM.

A. We believe that authenticity of text-books is just as important as uniformity of system. Experience has taught that if text-books presenting modifications are placed upon the list there is serious danger that they will be introduced into some schools to take their place side by side with the standard text-books.

Dr. Stevens's facsimile letter herewith shown, fully accounts for the omission of the names of the committee making the report. In connection with the above matter, we give herewith a paragraph from the New York Globe and Commercial Advertiser of November 24, 1904, in which it will be seen that the City Superintendent of Schools explained the necessity of having one system for the schools and that after a hearing the Board had selected that system (Isaac Pitman's) which they had deemed best. The paragraph reads "Chairman Dix, of the supply committee, presented resolutions awarding the contract for stenography text-books, which had been laid over owing to a protest from James E. Munson. Mr. Dix explained that the specifications called for books of one 'system,' as that system had been adopted by the superintendents. Mr. Stern protested against restricted bidding, unless the board knew the reasons for adopting one particular system of stenography. Dr. Maxwell explained that it was necessary to have one system for all schools and the superintendents, after a hearing, had selected that system which they had deemed best."

ISAAC PITMAN & SONS, 2 West Forty-Fifth Street, NEW YORK

The New York Board of Education again renews the contract for Isaac Pitman Shorthand for a period of Five Years Beginning January, 1915 which includes the following works:

"Course in Isaac Pitman Shorthand," $1.50.
"Practical Course in Touch Typewriting," 75c.
"Style Book of Business English," 85c.

The BUSINESS EDUCATOR

VOLUME XX COLUMBUS, O., APRIL, 1915 NUMBER VIII

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, - Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 48 pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

POINTERS FOR PAY-ENVELOPE PEOPLE

HINTS TO HELP THE YOUNG WHO DO NOT KNOW, AND THE OLDER ONES WHO SOMETIMES FORGET.

By ELBERT HUBBARD, EAST AURORA, N. Y.

BUDGET NUMBER FOUR

Keep your shop open. Losing time hurts your growth in your employer's business as it would in your own if your shop were open and closed, off and on. Avoid absence. Be "on the job" all the days and hours the business allows.

Give each customer your whole attention—and just as considerable attention to a little buyer as a big one.

As a salesman, know your stocks—what you have, and the facts of make, use, beauty and fashion which help and interest a customer. This will make you enthusiastic over your goods, and a good salesman without your knowing it. However, do not be too eager or unduly talkative.

Above all, in writing letters never show resentment or anger. The letter lives long after the cause of offense is forgotten. To write to a distant friend a give-away on the house—a grand call-down—is an error that is paid for every day in tears. The number of such letters posted in company envelopes that are misdirected and come back for the proprietor to read is enormous. No one knows why these scandalous letters are usually directed to Chicago when the writer meant they should go to San Francisco. If you are going to defame your employer, never do it on his time or stationery.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

Question No. 1.—I want to know the advantage or advantages of keeping the holder of the pen pointing toward the right shoulder when we are using the arm movement in writing—Pedro Santos.

Answer No. 1.—The main advantages of keeping the holder pointing toward the shoulder is that it prevents the hand falling over on the side and wrist, for when the hand rests on the side, the fingers are forced into action and the arm movement is forced out of action. Many people can hold the holder as far to the right as the elbow without allowing the hand to fall on the side or to rest on the wrist.

Question No. 2.—Why is it necessary for beginners in writing to use the arm movement in all written work as soon as possible?

Answer No. 2.—The reason why beginners should apply the arm movement for written work as soon as possible is that greater progress is made from use than from practice; that is, we learn faster doing a thing than we can by practicing it. More progress in writing is made while using the arm movement in language work than in practicing exercises during the penmanship lesson. Both are important, but the use of the thing is the proof of the learning.

Lamar, Colo., 1-7-15.

The Business Educator,
Columbus, Ohio.

Gentlemen:—Please explain through your Question and Answer Department the best method of keeping or filing students' and teachers' specimens, for future reference and comparison.

I am enjoying this department of your journal very much.

Very sincerely,
R. H. WADE.

Mr. G. W. COLLINS, Big Rapids Mich.

Dear Mr. Collins:—Perhaps you can answer this man's question for the Question and Answer Department of the BUSINESS EDUCATOR. If so, we shall be glad to hear from you.

Sincerely yours,
C. P. ZANER.

Answer.

Taking into consineration time and expense as well as the matter of convenience I have found the vertical filing envelopes indexed according to vowels and consonants, to be the best device for filing students' specimens of writing. This is especially true when a great many specimens are to be filed. These envelopes can be purchased through any stationery store.

At least one drawer in a teacher's desk in most cases is large enough to accommodate the standard filing envelope so that it is not necessary to use regular cabinet.

G. W. COLLINS.

Can pupils in the grade schools do the required amount of work in Arithmetic with pen and ink? H. E. W.

A a rule, the same amount of Arithmetic can be done with pen and ink as with pencil. It is more a matter of getting accustomed to it than anything else. Pen and ink figuring is inclined to develop clearer thinking than pencil, and, therefore, while at first it may be slower, it is inclined to be surer and more accurate. At least many have so declared who have tried the two methods. Pen and ink is inclined to put into practice the old rule, "Be sure you are right, then go ahead."

EDITOR B. E. Q. AND A. DEPT.:

A little light on the following questions will be appreciated:

1. What are the calisthenic drills in teaching writing? To what extent would you use them and in what grade?

2. What is your rule for spacing between letters in a word and between words in a sentence?

3. What is the Russell Sage Foundation Measuring Chart?

4. What is a writing scale?

The above questions are selected from three different "Special Penmanship" examinations for teachers' certificates.

Very truly,
E. H. MCGHEE.

1. So-called calisthenic writing drills are preliminary movements in the way of posture, arms and hands as a means of securing position and to some extent movement. A limited amount is good, but too many exercises of this sort take too much time away from the real writing lesson.

2. Our rule for spacing between letters and words is that spacing between letters should be a little wider than in letters, and between words, a little wider than between letters. This means that the spacing may be relatively wide or narrow, depending upon the purpose for which it is to be used or the personality of the writer.

3. Leonard P. Ayres formulated a scale for measuring the quality of hand-writing which has been published by the Russell Sage Foundation. It gives various examples of writing from very poor to good, by which anyone can compare their own writing and determine thereby something of its worth and value. In principle it is good, but it is based wholly upon legibility and therefore does not take into consideration the writer but instead the reader.

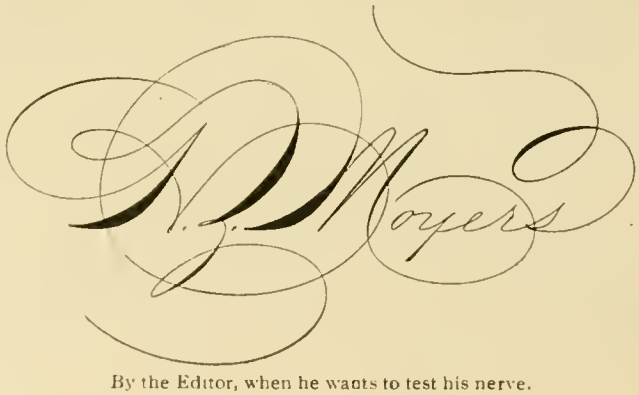
4. The Writing Scale is such as is described in No. 3.

A NOTICE AND CORRECTION.

Editor BUSINESS EDUCATOR:

This notice is to correct an impression that the National Commercial Teachers' Federation will hold Congress of Commercial Education in San Francisco next August. The Federation Directors at their first meeting decided that the Federation could not enter the Congress promoted by Director Barr but would give proper publicity to the Congress through official organ, Federation Herald, and urge members to attend then as representatives and co-operate. The only Federation Convention will be held nineteen fifteen in Hotel Sherman, Chicago, December 27-30 inclusive. Please publish.

J. F. FISH, President.



By the Editor, when he wants to test his nerve.

Help to make the most of the Question and Answer Department by answering questions and by asking about some phase of penmanship which may not be clear to you.

PENMANSHIP AND ANATOMY.

Many no doubt, are familiar with the story of the railroad man who upon a certain occasion attended church and related his experience and impressions in the vernacular of the typical railroader, or again some have heard a professional baseball man describing some happening outside of his regular calling in terms peculiar to the diamond. It frequently has a most incongruous sound. So in different lines of school work the nomenclature of one would seem strange indeed when applied to another.

Imagine one of our penmanship teachers stepping to the blackboard placing thereon a capital O, and proceed to lecture on its form and characteristics in the language of a professor of anatomy. It perhaps would proceed something like this: "Well, Class today we will consider the capital O from an anatomical point of view. This O has two poles a superior and an inferior, and presents somewhat obliquely, the upper or superior pole being ¼ of ⅛ of an inch to the right of the mid-line. It has two diameters which present some very important variations. It is longer supero-inferiorly than it is broad latero-mesially and these diameters cross, making an angle of 101 degrees to the left and 79 degrees toward the right.

This letter comprehends two ellipses, a larger one having the general descriptive points of the letter as a whole, and a smaller one comprehended within the larger, its long axis making an angle of about 30 degrees with that of the larger ellipse. The larger ellipse, which we propose to discuss somewhat in detail, has the following borders: a mesial, a lateral, a super-mesial and an infero-lateral. The mesial border is concavo-convex, with the convexity directly as per the previous consideration, that is to say laterally and upward; the lateral border is also concavo-convex, though more limited in extent and more restricted in its diameter and presents mesially and upwards and somewhat to the right The supero-mesial curve will require a little more care, for it is continued as the smaller ellipse, and this with the supero-mesial border will admit of a common description, being practically one.

In its first part it is convexo-concave presenting downward, forward and laterally to the left. Here it is carried into the substance of the larger ellipse, where it turns sharply towards the mesial border, making a loop in the upper ⅓ or 2-5 of the main body of the larger ellipse. The inferior curve of the loop, which is slightly concave superiorily, continues in a markedly oblique direction downward and to the right, crossing the mesial border of the larger ellipse at a variable point about the middle or slightly above.

Usually this line is carried on to (Bell rings). We'll begin there tomorrow.

J. M. NISWANDER.

OLD TIME PENMANSHIP.

We recently purchased a book in good condition, published nearly two hundred years ago, entitled the "Universal Penman," by George Bickman. From this book we shall reproduce specimens of the penman's art as it was practiced at that time. The first of these specimens appears on the third page from the last of this number of THE BUSINESS EDUCATOR. Some of the specimens we intend to present will be quite as interesting to commercial teachers and bookkeepers as to penmen because they will contain material relative to accounting and business customs of those days. We can assure our readers an artistic treat, and if they are appreciated anything like what we believe they are worth, we can continue their publication indefinitely as the book is large and well filled with gems of pen art.

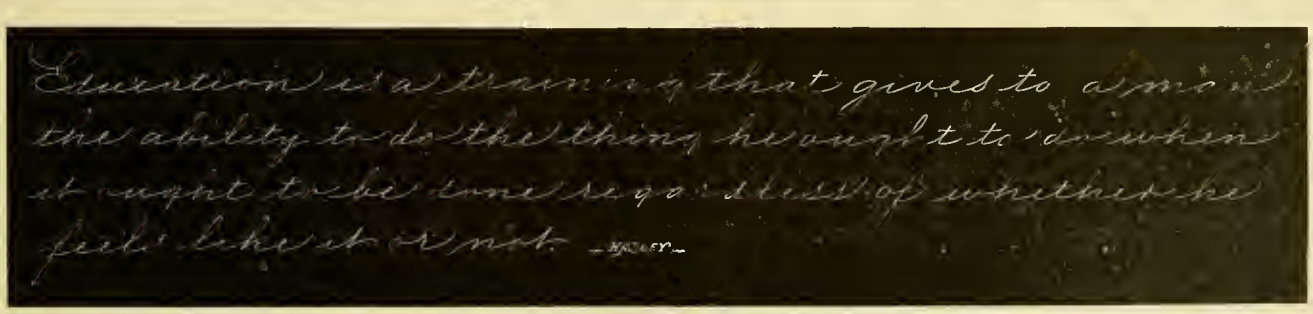
QUESTIONAIRES AND SCALES.

Almost every day we receive some lists of questions relating to the various qualities of handwriting for the purpose of constructing a scale therefrom. Sometimes we answer and sometimes we don't, but we generally do. Most of these inquiries come from college professors and all of them contain some good thought, but practically all shoot wide of the mark, many of their inquiries failing to grasp fully the defects in the essential and the nonessential elements that go to make up good writing. Few we dare say have read Short Cut to Plain Writing or they would be able to make a distinction between the things that make for legibility and those that make for goodness and again those that make for excellence in writing.

Out of all these good will come for editors grasp some things relating to pedagogy and psychology that penmen have been ignorant of or failed fully to appreciate. Along this line we might mention that the New York Municipal Civil Service Commission has adopted the Ayer's scale as a method of determining the quality of handwriting of candidates for positions in the city's service.

WHO WROTE THESE SPECIMENS?

Specimen No. 1.



Specimen No. 2.

These specimens were written by two prominent Supervisors of Writing, both Zanerians. The first successful guesser of both specimens will receive a yearly subscription to the Professional Edition of THE BUSINESS EDUCATOR, and the names of the next nine (making ten in all) correct guessers will be published in the next issue of the B. E. Send your guess to the Editor at once.

BUSINESS WRITING

By I. Z. HACKMAN,
Elizabethtown, Pa.

Send specimens to Mr. Hackman with return postage for free criticism.

PLATE 12

No. 1—Count 1, 2, 3, 4, 5, 6, and 1, 2.
No. 2—Count 1, 2, 3, 4, 5, 6 and 1, 2, pause, finish.
No. 3—Count 1, 2, pause, finish.
No. 4—Count 1, 2, 3, 4, 5, 6, for each part. Use motion to the left in making the oval.
No. 5—Count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12.
No. 6—Count 1, 2, 3, 4, 5, 6, finish.

PLATE 13.

No. 1—Count 1, 2. Upstrokes are curved, and down strokes are straight in small letters with few exceptions.
No. 2—Examine this copy and execute it freely.
No. 3—Make all loops long at first, and later diminish to the size given here. Count 1, retrace, finish.
Nos. 4 and 5—Do not attempt the next exercise until you can equal these copies.
No. 6—Count 1, 2, 3, 4, 5, 6, and 1, 2, 3, 4, 5, 6, pause, finish.
No. 7—Count 1, 2, 3, 4, 5, 6, and 1, 2, 3. No. 8—Count 1, 2, 3.

PLATE 13.

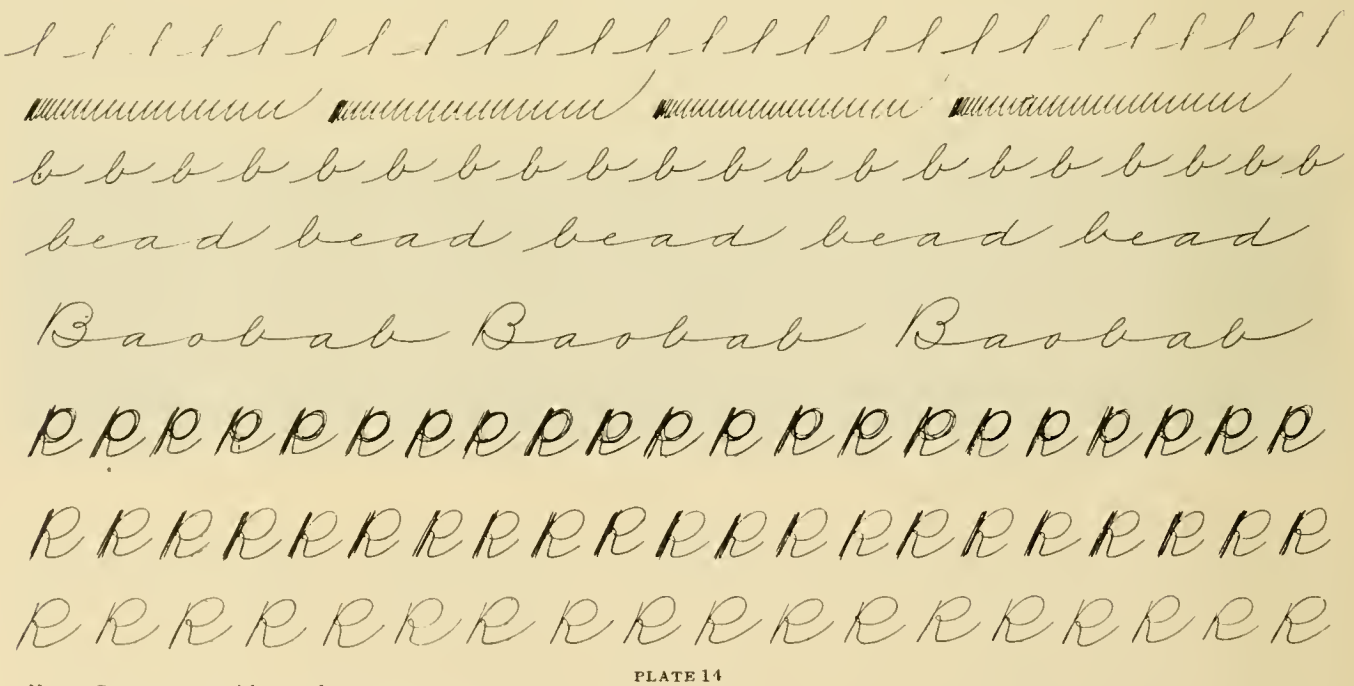


PLATE 14

No. 1—Count 1, 2, 3. Afterward count 1, 2.
No. 2—Count 1, 2, 3, 4, 5, 6, 7, 8. Refer to previous instructions for the height.
No. 3—Count 1, 2, 3, 4, retrace, 5, 6, pause, finish.
No. 4—Make smaller, otherwise the same as No. 3.
No. 5—Count 1, retrace, 2, 3, pause, finish. Curve the up-stroke. The small "r" and "s" are 1-4 higher than the other letters.
No. 6—Count 1, retrace, 2, finish.
No. 7—Study and practice this copy carefully.
No. 8—Count one for each down stroke, and have round above.
No 9—Count 1. 2, retrace, finish.

PLATE 14.

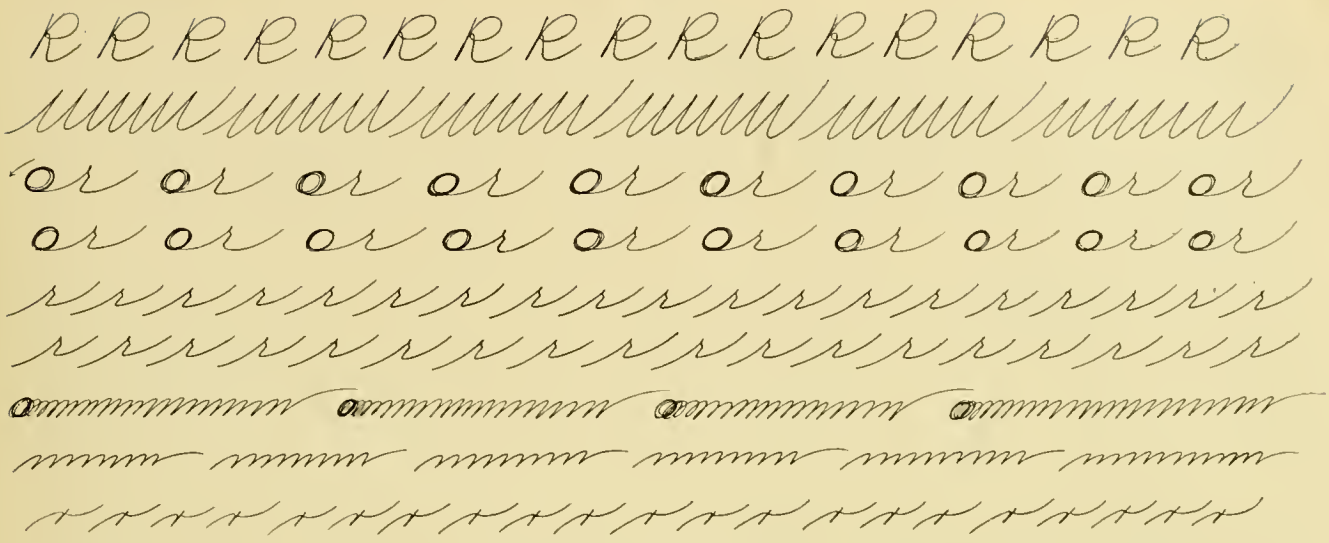


PLATE 15

These lines contain all the capital and small letters you have had thus far. Don't be satisfied until you can equal these copies.

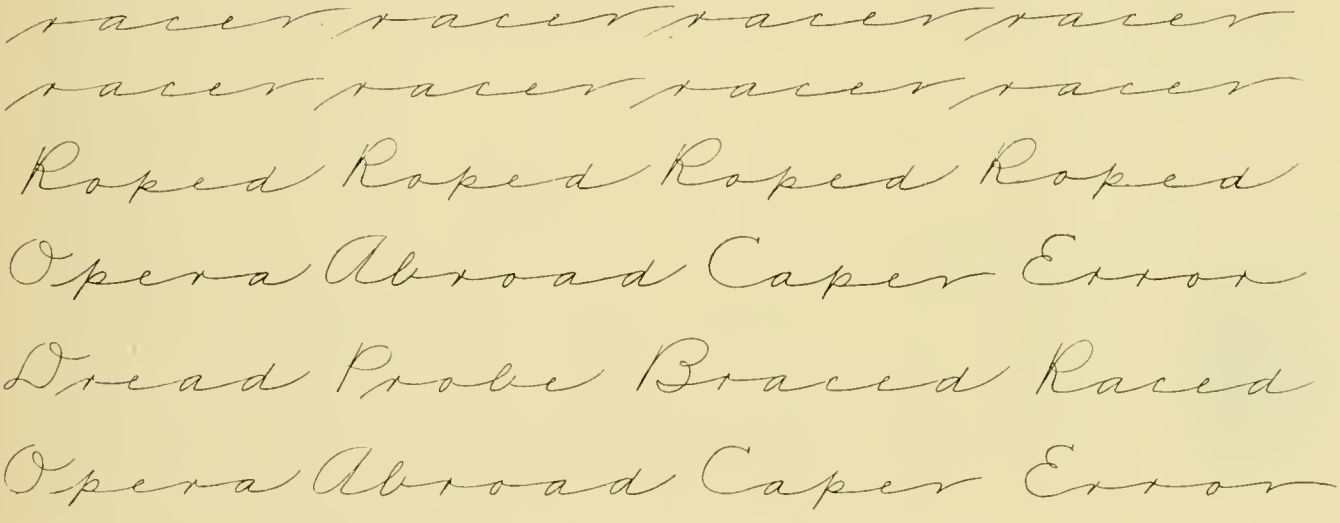


PLATE 16.

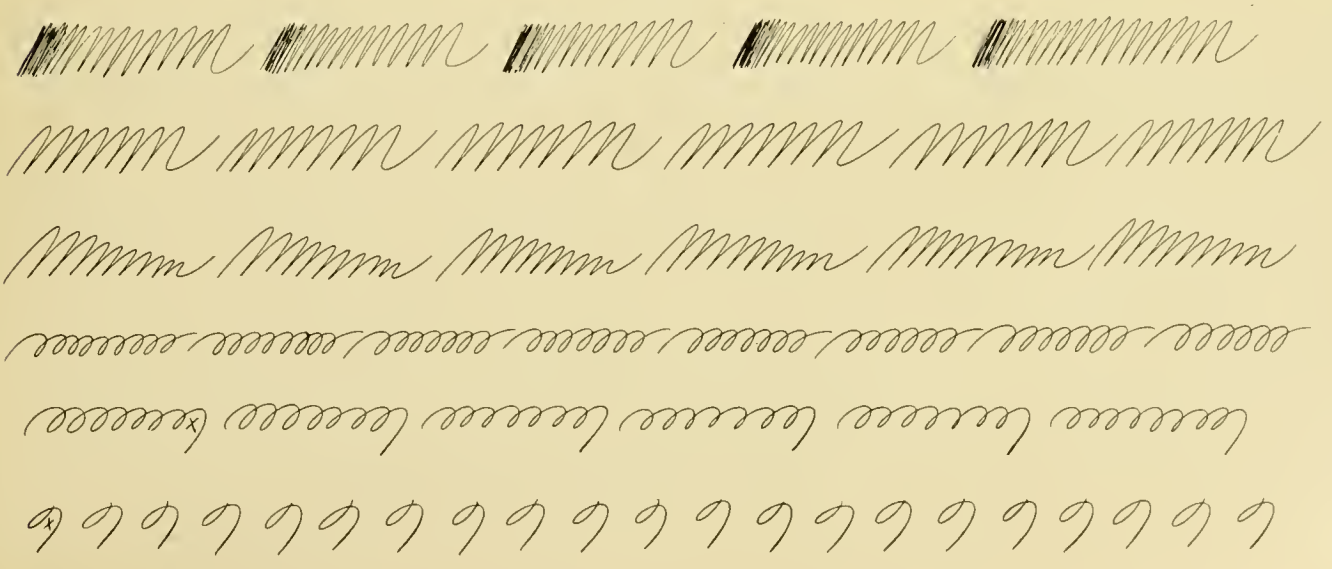
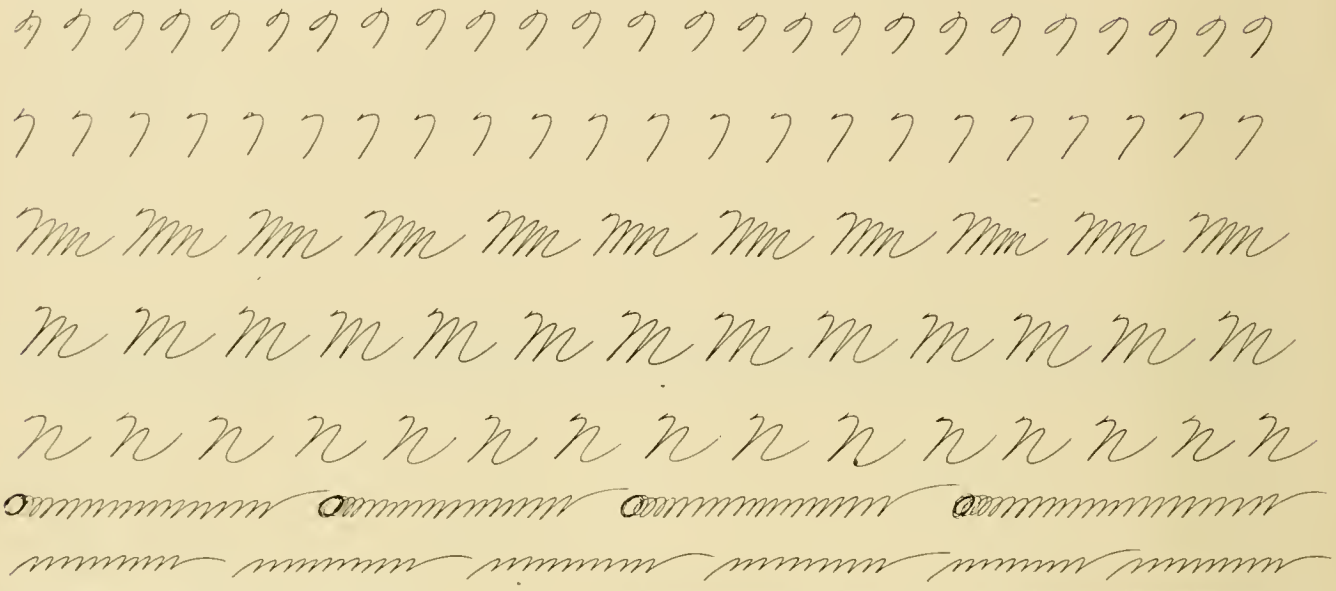


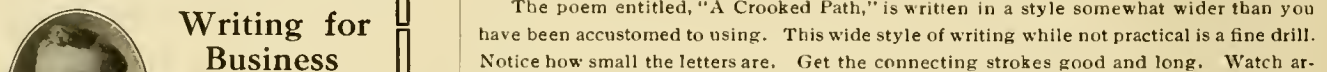
PLATE 16

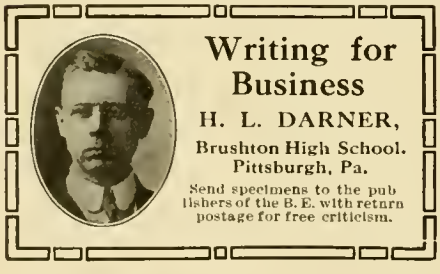
No. 1—Keep the part round above. Move the arm in and out of the sleeve.
No. 2—See instructions in No. 1.
No. 3—Make similar to No. 2. Simply reduce the height as you move along.
No. 4—Place this exercise against the line above, and count 1, 2, 3, 4, 5, 6, 7, 8.
No. 5—Count 1, 2, 3, 4, 5, 6, 7, 8, ending with a straight line.
No. 6—Count 1, 2 and make the stem wide stem at "x".

PLATE 17

No. 1—Make this exercise same as No. 6, in Plate 20.
No. 2—Count 1, 2. Make the stem wide at 'x".
No. 3—Count 1, 2, 3, 4, 5, 6.
No. 4—Count 1, 2, 3, 4.
No. 5—Count 1, 2, 3.
No. 6—Follow previous instructions.
No. 7 - Follow previous instructions.







Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.

The poem entitled, "A Crooked Path," is written in a style somewhat wider than you have been accustomed to using. This wide style of writing while not practical is a fine drill. Notice how small the letters are. Get the connecting strokes good and long. Watch arrangement; notice that a line has been skipped between the verses. The fictitious letter is one partly of my own design. It contains every capital, every small letter and all of the figures. It is therefore a complete review of everything which you have had in penmanship. The small verse has been a great favorite for fine penmen to practice upon. The great Madarasz has written it hundreds of times.

4023 Quincy Boulevard,
Haines Run, W. Va.,
Oct. 26, 1915.

Mr. I. X. Gordon, Jr.,
78 N. First Ave.,
Clear Lake, Utah.

Dear Sir:

Pack my box with five dozen liquor jugs.

Yours truly,
K. Z. Thompson.

The Crooked Path

One day through the primeval wood
A calf walked home, as good calves should,
But made a trail all bent askew,
A crooked trail, as all calves do.

The trail was taken up next day
By a lone dog that passed that way;
And then a wise bellwether sheep
Pursued the trail o'er vale and steep.

And drew the flock behind him too,
As good bellwethers always do
And from that day a path was made
Through those old woods o'er hill and glade

And many men wound in and out,
And dodged and turned and bent about,
And uttered words of righteous wrath,
Because 'twas such a crooked path

The forest path became a lane,
And bent and turned and turned again.
This crooked lane became a road,
Where many a horse bore heavy loads.

The years passed on in swiftness fleet;
That road became a village street,
And this, before men were aware,
A city's crowded thoroughfare.

And soon the central street was this
Of a renowned metropolis,
And men two centuries and a half,
Trod in the footsteps of that calf.

Count that day lost
Whose low descending sun,
Views at thy hand
No worthy action done.

CLUB CHAT & SPECIMENS

An excellent list of subscriptions has been received from Mr. R. M. Conner of the Sioux City, Iowa, High School, which indicates that penmanship is receiving due attention in that school.

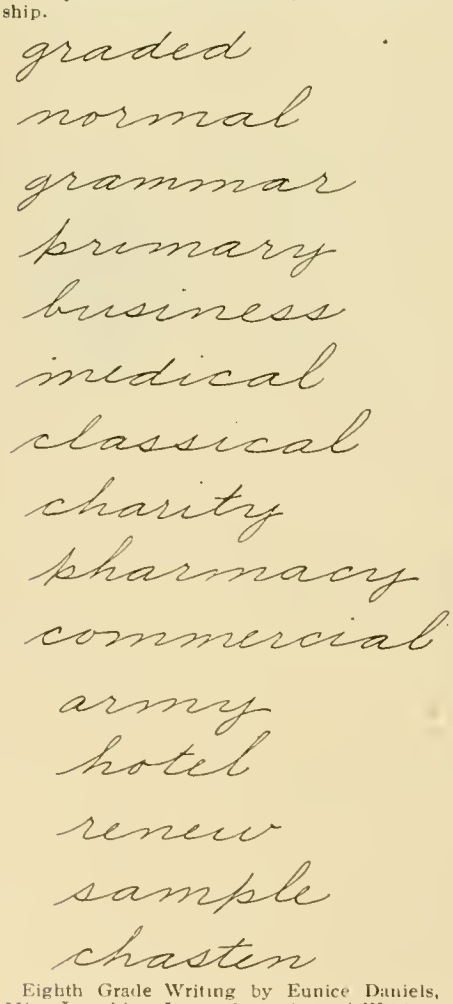
A list of subscriptions has been received from Mr. J. O. Peterson, supervisor of writing in the Tacoma, Wash., Public Schools. Mr. Peterson is doing much to improve the writing of the Tacoma Schools, and this good list shows that he has awakened them to the value of good writing.

The Barnes Commercial College, Denver, Colo., is forging forward quite in keeping with its past record in penmanship as indicated by the large list of subscriptions received from E. C. Barnes, proprietor. Mr. Barnes, as well as his assistant, Mr. A. M. Mery, is an enthusiastic penman.

Mr. O. J. Browning, supervisor of writing, Newton, Iowa, is able to create much interest among his penmanship students. We are in receipt of another splendid list of subscriptions from him.

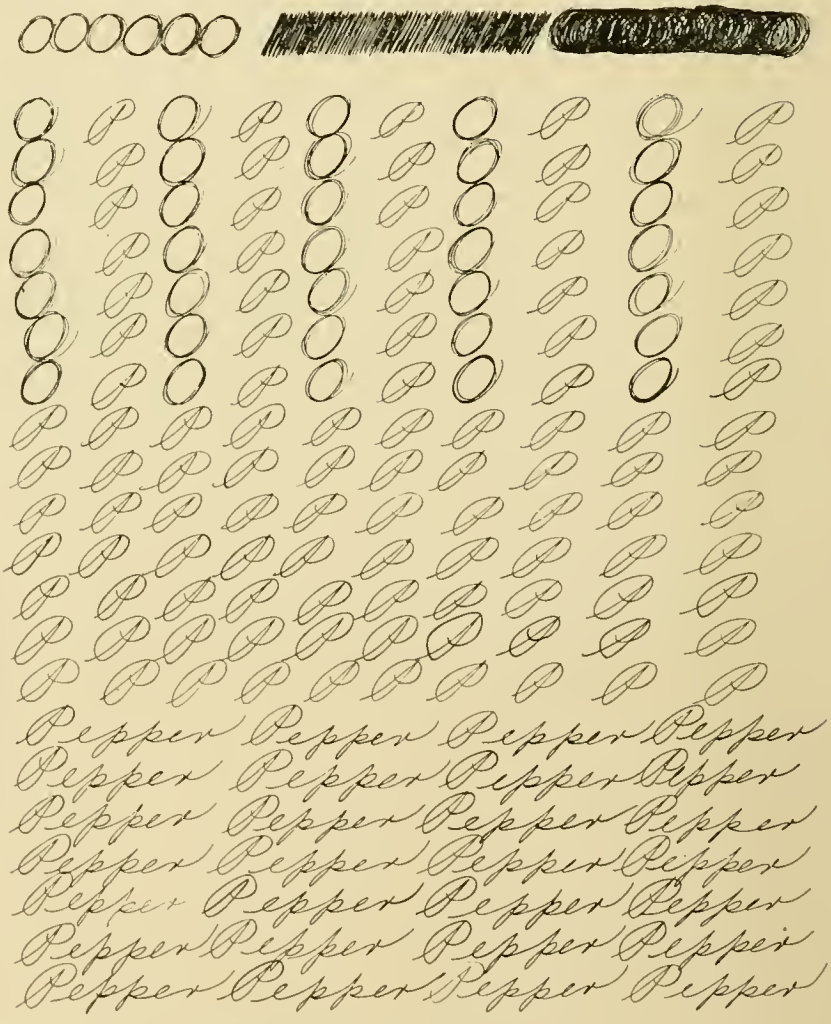
Subscriptions are hereby acknowledged ftom H. E. Wilson, supervisor of writing Souix City, Iowa, public schools. Penmanship is receiving the right attention in these schools.

We wish to acknowledge the receipt of subscriptions from A. H. Ellis of the Hammel Business College, Akron, Ohio. Judging from the list received, the students of that college are very enthusiastic on the subject of penmanship.



Eighth Grade Writing by Eunice Daniels, Miss Josephine Long, Supervisor of Writing, Freeport, Ill.

This school room scene of the 8th grade boys and girls represents the Minersville School, Pittsburgh, Miss McGregor, teacher, Miss Kate Neumont, Supervisor of Writing.



A Practice Page by Daminic Cirigliano, pupil in grammar grade, Hartford, Conn., under supervision of F. A. Curtis.

Atchley & Brown Cantwell & Davis

Ellerson & Ford

Gaine & Hartman Irons & Johnson

Kennard & Leary

Morgan & Narducci O'Kane & Platt

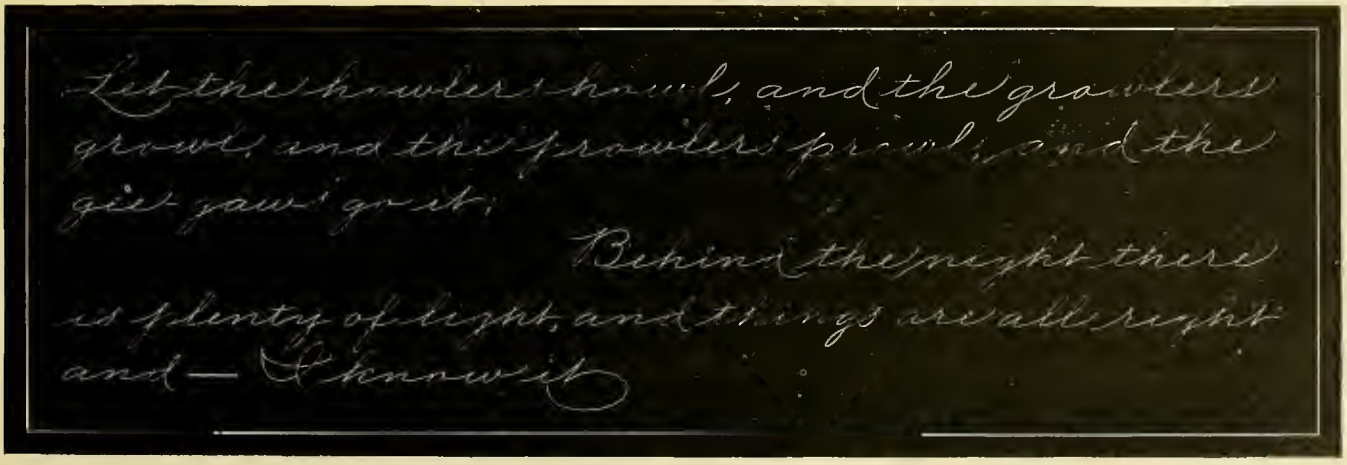
Quick & Radice

Simon & Tasler Ullrich & Vernam

Woodward & Young

E. H. McGhee Rider-Moore

By E. H. McGhee, Rider-Moore & Stewart School, Trenton N. J.



By E. H. Fearson, Spokane, Wn.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE DISEASES OF PENMANSHIP

By C. E. Dorner, Beverly, Mass.

BEING PARAGRAPHS SELECTED FROM A PAPER READ BEFORE THE NEW ENGLAND PENMANSHIP ASSOCIATION AT BOSTON, JAN. 9, 1915.

Number Two

Teaching writing nowadays to the majority of classes may be likened unto the building of a tunnel, subway or bridge, where the work must be accomplished while traffic still goes on. The job of teaching pupils to write well must be done while the pupils are keeping up their daily writing in the various subjects, and it seems to me that this must be done by attacking the more common or diseased tendencies of heading, slant, spacing, height, size, illegibly formed letters, of the writing of individual pupils. By devoting a little time to accomplish this purpose, then the formal teaching of penmanship can be taken up, with the view of transforming each pupil's handwriting into a plain, easy, rapid style of penmanship which he can write in an automatic way.

The main disease of the writing of most of the adult students when they enter the normal schools and which calls for immediate allopathic or homeopathic treatment is the malformations of letter making. The way many of our adult students write most of the twenty-six letters is very unsatisfactory. I know that most of you are thinking that these students formed the habit of writing poorly in high schools where good penmanship is allowed to degenerate into a scrawl. The place where most teachers do not have good writing "on the brain" is in the high school. Here is where, in most cases, the writing becomes diseased. Why shouldn't we lend our influence where we know it would count most toward having penmanship instruction kept up in high schools, the place above all other places it is most needed. I argue that if only one period a week in formal drill in penmanship could be given in the high school that this would be sufficient to keep the writing from degenerating. At the high school age is the time above all other times when pupils should establish their handwriting for future life. My own experience has been that pupils who, in the high school, learn to write a good hand in a free, automatic, arm movement way, good penmanship will stick to them, but if it is sadly neglected they will never regain the power to write well without special training.

Some common diseases of the daily writing, then, are to be found in the way some of the more difficult letters such as small s, r, d, f, k, m, n, and some capital letters like A, C, I, M, O, are made. The correct forms of many of these difficult letters—since they are generally made poorly in the average class where penmanship has not been taught successfully—should be learned before attempting the more formal drills in penmanship. Special treatment should also be given to some of the difficult small letter combinations such as ba, br, be, hi, wr, wi, wh, gl, or, os, etc. Giving a little attention, if only in a general way, to some of these special features will certainly mean better writing in all written subjects.

One of the worst diseases of handwriting is running i's, u's, n's, m's all together, making no distinction between turns and angles, and this is even a great deal worse when the writing is crowded.

A common fault is the lack of sufficient space between letters in words. Handwriting with pointed n's and m's at the top, pointed i's, u's and w's at the bottom, e's closed, i's open, t's looped, and the tendency to crowd letters and words, is one of the most difficult styles to read. Attack these by practice on over turn drills for n, m; under turn drills for i, u, w; with plenty of lateral drill for spacing. Pupils must be taught to think narrow spacing in letters and to glide between letters. A good rule to follow in spacing is to space a trifle wider between letters than in letters, and a trifle wider between words than between letters in the words. This is a simple rule and very effective when explained thoroughly to pupils.

One of the best ways to improve poor penmanship is to practice on the blackboard. No better place than the board to study and improve slant, spacing and well proportioned letters, simply because the work is large, less technical and requires less skill than is required with the pen. Mistakes in writing can be much more easily detected in board practice than in paper practice. Just the other day one of my students remarked to me that, after we had had a few lessons on the board, he had made more improvement in his penmanship than he had made during the month or more previous to that time. I would, therefore, advise board practice in connection with paper practice. Very often what a pupil fails to do well on paper he can do well on the board this encourages him and gets him started on the road to better writing. But do not fail to have pupils use, especially in beginning their practice on the board, a well written copy for study and comparison while practicing. A good plan is to supply each pupil with a manual or slip when he goes to the board—I have been using slips recently—so that he can get the printed copy close to his own, thus enabling him to learn the correct form, slant and spacing; and at the same time, by comparison—learn to eradicate the errors in his own writing. Suppose you have fifteen minutes for a penmanship lesson in an eighth grade with plenty of board space available, a splendid plan would be to spend at least five minutes either at the beginning or during the recitation in board practice. Following up this plan for several lessons would certainly have a good effect on the pupils' daily writing. Try it; see for yourself. Some teachers object to the chalk dust, but a little chalk dust in a well ventilated schoolroom where pupils are up and doing, is not half so bad as a poorly ventilated room with pupils bending over the desks in all kinds of cramped positions. Plenty of blackboard practice will help to cure many diseased styles of writing, and sufficient fresh air in the schoolroom, even plus a little chalk dust, will often prevent disease attacking the pupils.

HOWARD AND BROWN FIRE

On the night of February 22nd, a fire completely destroyed the building in which the Rockland Commercial College and the Howard & Brown diploma business were located in Rockland, Maine. A small portion of the furnishings were saved as was also some of the diploma drawings. The largest part of their stock diplomas were saved. Temporary quarters were immediately secured in which to carry on their diploma business, being able to fill orders for diplomas with their usual promptness. Whether school shall be continued on the same large scale was not decided upon at the time this notice was written. Our sympathy and best wishes are hereby extended.

PARTIAL CONTENTS

Of the Professional Edition of the Business Educator for March, 1915

ACCOUNTING, Ralph H. Wright, Irvington, N. J.

TALKS ON LAW, Arthur G. Skeeles, Elwood City, Pa.

COMMERCIAL GEOGRAPHY, F. M. Bedinger, Hancock, Mich.

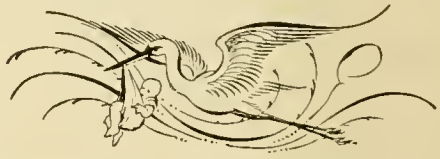
BUSINESS AND MENTAL EFFICIENCY, J. S. Knox, Cleveland, O.

MARSHALL'S MENTAL MEANDERINGS, Carl C. Marshall, Cedar Rapids, Ia.

ENGLISH, C. E. Birch, Prin. Haskell Institute, Lawrence, Kans.

NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.



Howard Woodrow Wilson, born February 2, weight eleven pounds. Mr. and Mrs. A. M. Wilson, Granite City, Ill., are the happy parents. Mr. Wilson is supervisor of writing in the public schools of that place.

Mental Attention —AND— Manual Tension

Are necessary for success in penmanship as in anything else.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

SHOULD GIRLS WEAR FANCY CLOTHES WHILE WORKING IN OFFICES?

"No," Says Prof. C. Spencer Chambers, of Covington High School

The students of the commercial classes in the Covingtoo, Ky., High School are having a high old time discussing what kind of clothes a girl who works in an office should wear and the sentiment is divided.

It all started when Mrs. Evans, in an article in Monday's Post answered a girl who confessed to a fondness for wearing silk stockings, lacy waists and other dainty garments. Mrs. Evans advised that it was proper for a girl to wear pretty clothes if she could afford it.

Prof. C. Spencer Chambers, principal of the Commercial Department of the high school, was asked for his opinion on the clothes topic and breezily voiced his views as follows:

"We have a right to criticise another's clothes when they are not in accordance with their employment, nothwithstanding, the big "if" before "She can afford it" in the affirmative answer by Mrs. Evans to a letter from a "Hot House Plant," asking if it is proper for office help to wear silk stockings, pumps and low-neck lacy waists to work at the sacrifice of a full stomach.

"There are over 7000 efficient girls doing office work in Cincinnati, Covingtoo and Newport, who neither go hungry, wear low-neck dresses or high-priced stockings, who will agree with me that any sensible office girl should know that the power to purchase does not create good form.

"Let us figure, using a pair of silk stockings as a standard, although single bliss makes me uncertain as to the price for same, but I will place the figure at $2 per pair, for the girl, "under the glass." Six pairs silk hose, $12; 4 pairs pumps, $16; 6 dresses, "the dainty kind," $240; 4 hats, $100; 4 pairs gloves, $12; 1 coat, $40; 1 cape, $40; furs, $75; veil, $2; jewelry for hair, ears, neck, wrists and hands; $25; beauty box, $5; parasol, $7, and the certainty of her needs, as far as a bach lor knows, ceases but he has a right to guess so long as he guesses in small figures. Lingerie, $150; cosmetics, $10; summer vacation, $30; incidentals, such as carfare, postage, soda, $12; making a total of $774 per year, without payment of lodging or board

"Can you imagine a girl in a matinee attire, with an earniog capacity of nearly $65 per month, giving true value to her employer? As the spit curl variety affords comedy in the "movies," she should receive sympathy in the office. Good copies of a "Psyche at the Bath" can be purchased too cheaply to permit of these ornaments at silk-stocking price to decorate any well-regulated office where the manager is going the opposite direction from the Insolvency Court.

"There are girls, and thousands of them, dressing in accordance with their employment, earning salaries from $900 to $1200 per annum, who can and do wear evening dresses with the ease of foreign royalty, but when at work wear unpretentious garb, usually a simple tailored suit with a neat linen shirtwaist, which never fails to leave a favorable impression—an insignia of efficiency and thrift, the essential elements to be found in competent office help.

WHO WILL ANSWER THE CALL?

March 5, 1915.

THE BUSINESS EDUCATOR,
Columbus, Ohio.

GENTLEMEN:—Some of our local mathematicians have been puzzling over an interest problem, and it occurred to me that some of your readers might be interested in solving the problem.

Briefly stated, the problem is this: A borrower borrows $1,000 and agrees to pay it in 72 monthly payments in advance of $20 each. He thus makes one payment on the day he borrows the money. What rate of simple interest does he pay?

I should be glad to see a solution of this problem in THE BUSINESS EDUCATOR, or referred to your readers for solution.

Very truly yours,
JAY W. MILLER.

Program of THE CENTRAL COMMERCIAL TEACHERS' ASSOCIATION

Waterloo, Ia.

THURSDAY, MAY 6, 9:00 A. M., RUSSELL-LAMSON HOTEL

Meeting of Private School Managers.

THURSDAY, 8:00 P. M., RUSSELL-LAMSON HOTEL

Reception and general good time.

FRIDAY, MAY 7, K. P. HALL

9:00. Song Service.
9:15. President's Address, Harry C. Cummins, Cedar Falls.
9:45. Round Table Discussion.
Subject, "Cooperation, Its Valne and How to Have It."
Leader, S.B. Price, Peoria, Illinois.
Six Speakers, each five minutes.
10:15. Institute Classes.
Pitmanic Shorthand, O. H. White, St. Louis.
Gregg Shorthand, Miss Kittie Dixon, Chicago.
Stenotypy, B. T. Bryan, Indianapolis.
Bookkeeping, C. C. Marshall, Cedar Rapids.
11:00. Institute Classes.
Penmanship.
Typewriting, H. O. Blaisdell, New York.
11:45. Inspirational Address, J. S. Knox, Cleveland.
12:15. Fraternal luncheon at K. P. Hall.

FRIDAY, P. M., K. P. HALL

2:00. Song Service.
2:15. Round Table Discussion.
Subject, "English and Correspondence in All Departments."
Leader, James C. Reed, Whitewater,
Six Speakers, each five minutes.
3:00. Institute Classes.
Shorthand, Stenotypy and Bookkeeping.
4:00. Institute Classes.
Penmanship and Typewriting.
5:00. Inspirational Address, J. S. Knox.
5:30. Social Hour.
6:30. Association Dinner at K. P. Hall.
8:00. Song Service.
Music, Orchestra.
Address, C. P. Colgrove.

SATURDAY, A. M., K. P. HALL

9:00. Song Service.
9:15. Round Table Discussion.
Subject, "What the School Should do for the Pupil Besides Teach Him Text Book Matter."
Leader, E. B. Lyon, Dubnque.
Five Speakers, each five minntes.
10:00 Institute Classes.
Shorthand, Stenotypy and Bookkeeping.
10:45. Institute Classes.
Penmanship and Typewriting.
11:30. Business Meeting—Election of officers and selection of place of meeting.
11:45. Address, W. J. Pilkington, Des Moines.
12:30. Fraternal Luncheon at K. P. Hall.

P. M.

2:00. Song Service.
2:15. Institute Classes.
Shorthand, Stenotypy and Bookkeeping.
3:00. Institute Classes.
Penmanship and Typewriting.
3:45. Address, W. J. Pilkington.

NEWS NOTES AND NOTICES

E. P. Miller, recently of the Mid-Oklahoma Oil Company, Colorado Springs, Colo., has been engaged to teach penmanship in the Washington High School, Mlwaukee, Wis.

The High School at Ashland, Ohio, has added Leo J. Kent to its teaching staff. Mr. Kent was formerly a teacher in the Elyria Business College, Elyria, Ohio. In his present position in the Ashland High School he has charge of the commercial department.

J. G. Harmison has been selected to fill a recent vacancy in the commercial department of the Geneseo Township High School, Geneseo, Illinois.

Edna Sleight, of Plattsburg, N. Y., is a new commercial teacher in the Paulsboro, N. J., High School.

The Colleges of Commerce, Kenosha, Wisconsin, has employed Mr. M. S. Cheatham, of Eau Claire, Wis., for the coming year.

W. L. Jordan, of Pawtucket, R. I., was recently elected to fill a vacancy in the West Hoboken, N. J., High School.

Mr. W. H. Kinyon, the recent owner of Kinyon's Commercial School, Pawtucket, R. I., bas purchased the Rogers & Allen Commercial School, at Fall River, Mass.

Marshall's Mental Meanderings

A Gentleman of Leisure To me the most interesting division of natural history is that which deals with the genus, Homo. It is the department, however, about which we know the least, possibly because we can't catch the various varieties of human animals in a seine or net, or shoot them in their native jungles, a la Roosevelt, afterward arranging their stuffed hides in glass cases. Of course, we know pretty much all about men physically, just as we do of the beetles, toads, and bears. But we have no laboratories for studying the *souls* of men, nor any dependable system of classification. When one comes across an interesting specimen, it is sometimes hard to know what kind of a label should be pinned to him. So, I shall just tell you about one I found the other day, and let you label him for yourself. As for me I am not quite sure whether he should be classed as a thief or a prophet, a vagrant or a superman. It was in a little burg down among the fat acres of central Illinois. No. 103 was marked up "1 hr. late," and to put in the time more pleasantly than loafing in the men's room of the dirty, stuffy station, I strolled out toward a railroad bridge, that spanned the Sangamon some twenty rods away. It was an April morning, which through some mistake in the calendar, got put into a February pigeon-hole. The joyous cackling of hens in a nearby barnyard voiced a vernal suggestion of fresh eggs, and the rat-tat-tat of an industrious yellowhammer on the dead limb of a sycamore overhead, afforded another proof that gentle spring was on the way. Just then I espied my Homo specimen. He was lolling luxuriously on a stone abutment on the sunny side of the bridge and his head was bared to give the sun-warmed breeze, free play with his brown hair and whiskers. His clothes were seedy but decent, and on the bank lay his bundle, to which a stout stick was fastened. Evidently he was a tramp, but there was such a touch of peaceful good fellowship in his gentle face, that I stopped when I drew near him. He looked up with a familiar smile, as though I might have been traveling with him for a week, and said, "Well, pardner, the old world looks pretty good this mornin', don't she?" "Dead right you are brother" I answered. "Traveling far?"

"Yep, headed south this trip; Memphis maybe, if I don't lay off sooner. It's a little early for the road, but if the weather gets nasty again I can hole up a spell with some farmer."

The ice thus being broken, we soon got chummy, and this traveler talked to me as frankly and freely about himself and his comings and goings, as though his years numbered five instead of fifty. "I suppose I'm what you call a bum, pardner, but I ain't so bad as some of 'em. Never was in jail more than two or three times, and then it was mostly gettin' caught in tough company. Put me in the wood yard down in Jersey once, for thirty days and costs, but I reckon the exercise was good for me, an' the grub wasn't bad. I bad six dollars comin' to me fur overtime, when they let me out. I work sometimes for choice, when I feel like it, and I generally keep a few bucks in my jeans in case of a pinch. Yes, I've been hittin' the road a good while, nigh forty years, but I hold a feller has the right to live the way he wants to as long as he lets other folks alone. No, I haven't any people. That's one reason I took up this way of livin. I was born in New York, I reckon, but all I can remember is when they sent a carload of us kids out west along in the seventies to find homes. A Dutch farmer out in Nebrasky got me, but him and his old she-devil of a wife was so durned mean to me that I lit out, when I was about ten years old, and I've been goin' pretty much ever since. But see here, friend, I ain't complainin'. I've had a heap more fun than most of them. No, I don't booze, at least not lately. I've learned better sense than that, and I never did have no use for tobacker myself, though I carry a little with me to hand out to some of the boys I run across who hasn't any, and really wants it. Doin' that gives me a good friend once in awhile. O, yes, I might of settled down and got married and raised a lot of kids that I couldn't of took care of, same as a lot of fellers, but I didn't, an' I'm *glad* I didn't. Pardner, I've been good to my family by not gittin' 'em into the game. They say kids come from heaven, and I just thought I'd let mine stay there It's kept me hustlin' to look after myself, and handin' out a little here an' there maybe, to some poor devil who was down on his luck. But I haint had to steal, even if I am bum an' if you can believe the papers, that's more than a lot of the fellers who own banks and railroads can say. O, of course, I've swiped a chicken, or a watermelloo, or a hat full of apples here an' there from some farmer that had plenty but *that* never hurt anybody, fur as I can see. Well, so long pardner, I reckon the freight 'll be along right after your train. I'm goin' to try to flip it for Centralia if the Con don't see me. Thankee, good luck to *you* too. Hope we'll meet again sometime though it ain't likely. This world's a pretty big place, but we'll all get through it somehow, don't you reckon?"

As my train rumbled over the bridge ten minutes later, I caught a glimpse of my fellow tramp, and each of us waved a parting salute. I wonder—well, I'll let *you* guess what I wonder.

The Farmer's Inefficiency We are told on seemingly unimpeachable authority that acre for acre, the cultivated soil of Germany, Holland, Belgium, England, Italy and France, produces on the average, double the yield that the American farmer gets from his own slovenly tilled fields. As I am riding this month through the rich areas of Iowa, Missouri, Illinois and Indiana, I see evidences of this on every hand. Even from the car windows, the American farmer's inefficiency is shown in barren pastures, weedy run-down fields and good plots of ground given over to brush, and swamp. Our farmers seem to think that if they make enough off their fields to live on, and have a little over at the end of the year, they are doing all that could be expected. In a recent issue of the Saturday Post, the editor, Mr. Lorrimer pointed out that the farmer rarely keeps any accounts, or knows the cost of his operations, or the profits or losses of the different departments of his farming activities, Neither does he take into account the cost of the products consumed by his family, or even that fed to his live stock. He does everything by rule of thumb, and guesses when he might know. All this comes from the fact that America is even yet hardly out of the pioneer period, and not one farmer in a hundred realizes that he is really the proprietor of a business, whose profits depend on sagacious foresight and the careful consideration of details.

The tremendous falling off in farm production in Europe incident to the present war, should be the Amrican farmer's opportunity, but it remains to be seen whether the increased prices will stimulate him to greater efforts, or make him even more lax than ever in his present happy-go lucky ways.

The Light and The Bushel. We are all inclined to admire modesty, of that shrinking, sensitive, self-effacing, kind that keeps its possessor out of the lime light, and back in the wings, where the audience can hardly discover that he is in the play. Such modesty, and self-effacement have always been put high up among the virtues, while the man who frankly toots his own bazoo or waves his own flambeau, usually comes in for railing if not contempt. Yet, it is admitted on all hands that it pays to advertise, and that the chap who fails to make known his wares is quite likely to find his goods gathering dust on the upper shelves. The necessity and even duty of advertising is conceded in the case of the man who sells merchandise, but there is a tendency to deny it to the man who sells his service or his skill. We are told it is "unprofessional" for the doctor, or the lawyer, or the preacher or the teacher to advertise the service he has to sell. Why? All the same, *the successful ones do it*, although the method may not be like those employed by Lydia Pinkham or Mr. Wannamaker. Whatever lets the world know that a man has something good to dispose of, is advertising. Does Dr. Goodly's sermon appear in Monday's Times? Does Senator Buncombe secure a Chautauqua engagement to spout his special brand of politics? Is the selection of Supt. Boomer to the presidency of the State Teachers' Association, duly announced under heavy headlines in the home paper? *Sure?* Isn't it all—every bit of it—good advertising? Nor am I writing this to sneer at or decry it. If a man wins distinction, or puts over a good job, it is his just due that the world should know about it. If a man *has* a light, I contend he has a right to let it shine as far as it will, whether it is a penny dip, or a forty-candle Nernst. Therefore my sensitive, conscientious, modest, retiring, young brother, if you are doing some good work in running the Commercial Department of the Jenkinstown High School, or succeeding as a supervisor of writing in Padunk, don't be a bit squeamish about letting folks know about it. Of course, you will be innocently foxy in the way you do it. Maybe the cashier, or president of your local bank would like to see a statement from your model school bank. Very likely he does not even know you have a model school office. Perhaps the editor of the Daily Bugle would like to run a few cuts showing how your penmanship pupils are improving. Cuts cost only six or seven cents a square inch. *You* will furnish them of course. Do you believe that girls ought to learn how to keep household accounts? Possibly some friend might hint to the Woman's Club that you could interest the members by giving a talk on the subject. Pretty soon the folks get to talking, "Say, that new young man in the business department of our High School is a live wire isn't he!" In due time the larger town in the next county hears about it. "Would Mr. ——consider an engagement with us next year"——etc. Do you get me my boy? I've given you just a hint or two which may help to explain why some very good people always stay at the bottom of the ladder while others, no better, pull cherries from the top branch. Gumption, that's all.

The Naked Truth. They had a merry little row down in St. Louis last year. It was all about a most villainously ugly bronze statue, representing a nude woman, which it was proposed to set up in all its unabashed hideousness, at the entrance of one of the public parks. After much slang-whanging among the artists, and others interested, the sculptor of this meretricious figure, and his friends had their way, and the great, black, angular obscenity, was duly installed, being named by its highly imaginative creator, "The Naked Truth!" It must be admitted that the figure is both naked and ugly enough to put most any kind of truth to shame, but that is not the point of the present comment. It is conceivable that the artist had it in mind to show that unadorned truth is one of the ugliest things in the world. Artistically, he has surely succeeded, and it may be that he is not so far off ethically. Have you ever thought, what a dreadful thing it would be if, some fine morning, all the people of the world would get up, with an obligation, laid upon them, to speak the exact truth in every matter of life? Can you imagine the lively times that would ensue? Suppose you told Miss Screecher exactly what you thought of her singing at the party the night before, instead of, "O, you gave us *such* a treat, Miss Screecher, I so hope we may hear you often." Or suppose when, a man you have borrowed money from, drops into your office" just for a little chat," you *had* to say, "You are a confounded old nuisance, and bore, Mr. Jawly, and I wish you would clear out and let me work."

And suppose the newspapers were to print *all* the truth about all the various sorts of people whose names appear in the "Special Mention" column. Wouldn't the divorce and libel courts be kept busy?

It is well that language is, as Tallyrand observed, a convenient device for concealing our thoughts. Truth is, no doubt, a divinely sweet and comely goddess, but it is highly desirable that she be kept suitably draped.

(*Continued on page 24*)

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

In studying the growth in general of the industrial and commercial world during the last few years, one is astonished at the vast strides made in specialization, and complexity, and size of business organizations. As a result of this a new profession was called into existence, namely, the profession of Certified Public Accountants. This profession created by an act of legislation in nearly every state called into being a new kind of school, a professional institution which would fit men for this profession. Then colleges and universities fell in line and gave these same courses. All of this is going to have its effect on the commercial department of our public high school. Already we have felt the touch. In order to prepare pupils for these courses in our higher institutions certain changes in the curriculum have been found necessary to meet the college entrance requirements.

The High Schools have to contend with the private schools in offering courses sufficiently anvanced to satisfy the public demand. In view of these facts, and many others, I do not hesitate to say that the time will come when our High Schools will be required to turn out C. P. A's from their four year's commercial course.

The examinations will be conducted under the auspices of the State Board of Examiners, the same as at present, except the examinations will be conducted in the High Schools and required for graduation in a somewhat similar manner to the High School Regents Examinations as now held in New York State.

A High School that fails to teach Controlling Accounts, Trading & Profit & Loss Statements in both the Technical and Report forms, and Balance Sheet in both forms, in its bookkeeping course by the second year, is not so progressive as it should be. The third year should embrace corporation sets and the fourth year should be devoted to cost accounting.

I give below a question taken from a New York State C. P. A. Examination, and its solution by Leo Greendlinger, Esq.

Any student in the third year of the High School ought to be able to solve it.

Many can do so in the second term of the second year. Give it to your students and see what they can do with it.

The following trial balance is handed you, with the request that you prepare a revenue account and a balance-sheet.

A. B's capital		$20.000.00
A. B's personal account	$1,000.00	
Bank of North America	600.00	
Cash on hand	90 00	
Merchandise account	8,600.00	
Repair account	87.50	
Bills receivable	6,400.00	
Bills payable		4,000.00
Real Estate	1,350.00	
Bank Stock	1.566.00	
General Expense	1,860.00	
Freight	1,000.00	
Accounts Receivable	8,000.00	
Accounts Payable		10.000.00
Profit and Loss	3,446.50	
	34,000.00	34,000.00

If all the information required is not presented in this trial balance. supply what is wanting and submit the statements called for.

Solution

Statement of Profits and Losses of tbe firm of A. B. as on	19—	
Inventory of Merchandise on hand		$15 000 00
Less excess of Merchandise debit side		8,600 00
Gross Profit		$6,400.00

Losses.

Repair Account	$ 87.50	
General Expenses	1,860 00	
Freight	1,000.00	2 947.50
Net Profit for the year		$3,452.50
Deduct debit balance of P. & L. Account		3,446 50
		$6.00

Balance Sheet of the Firm of A. B, as on			19—		
Cash	$ 90 00		Notes Pay	$ 4,000.00	
Cash in Bank	600.00	$ 690.00	Accounts Pay	10,000.00	$14,000.00
Bank Stock	1.566.00		Capital:		
Notes Rec.	$6,400.00		Investment	$20,000.00	
Acc'ts Rec.	8.000.00	14,400.00	Net profit	6.00	
Mdse. Inventory		15,000,00		$20,000 00	
Real Estate		1,350.00	Less Withdraws	1.000.00	19,006.00
	$33,006.00				$33,006.00

ORGANIZATION

The mobs that tore up the first railroads in England, and the fine scorn of John Ruskin for "the iron horse," were the results of a belief that his newly discovered power was going to enslave the people. So they wanted less power not more.

The occasional misuse of power is no excuse for making war on power.

My father tells of a time when he changed cars seven times going from New York to Chicago. The journey took three days and three nights. And it would be the same now were it not for combination and organization.

Organization is the keynote of success.

Our best talents in America are being used in the lines of creation, production, building, distribution--transportation.

That bright spot in history called "Age of Pericles" was simply a lull in the war spirit, when Greece turned her attention from war to art and beauty.

Through the genius of America's businessmen we will yet make the "Age of Pericles" the normal, and the glory that was Greece will manifest itself all over this continent.

Energy, taking the form of human units, combines according to certain natural laws.

Economics is as much under the domain of Nature as the tides and the movements of the planets. Ignorance of the laws of economics is the one thing that destroyed the old civilizations, and limits ours. One hundred fifty years ago, practically all manufacturing was done in the homes in the form of handicrafts.

The invention of the steam-engine removed the handicrafts from the home to the factory. With the help of the machine, one man can now do as much as eighty could one hundred fifty years ago.

We have twenty million workers in America, and these are equal to the work of one billion six hundred million one hundred years ago. Here we find a vast increase in the produc-

(*Continued from page 25*)

COMMERCIAL GEOGRAPHY

F. M. BEDINGER.

Hancock, Michigan.

A LESSON ON LUMBER

The study of lumber properly begins with the tree itself. It reached its stately place among its fellows in the forest only after a series of processes of growth and after many struggles against its enemies. In passing a forest or viewing it casually we seldom think of the individual lives of the trees that make up the forest or the many adventures and mishaps that may have attended the same, yet when we go into the matter a bit carefully the life of a tree reveals almost as many difficulties and perhaps as many joys as the life of human beings. From the time the seed is liberated from the mother tree and falls to the ground there is a struggle against certain elements which tend to keep it from developing into a tree. There is the matter of getting the proper nourishment and warmth out of the ground to cause germination, and after the tender sprout has sprung up a hundred things present themselves to bother the babe of the woods. It needs sunlight and fresh air as well as food to keep it alive and growing. There is the danger of being trampled on, broken off or smothered out and in many cases the chances of the little sprout are slim indeed.

Many of the seeds that become imbedded in the rich floor of the forest never grow at all but those that do survive and grow up through the seven ages of a tree ordinarily experience difficulties and find obstacles to surmount which would of themselves furnish material for an interesting story. The lateral limbs of the sapling spread out in every direction until they touch those of another tree when a process of natural pruning takes place. This causes the tree to grow upright within the narrow space allotted to it forming a sturdy central trunk with few branches for many feet above the ground. This is the case in the denser forests, and here it is that the best lumber trees are to be had. When a tree develops in the open, unhindered by the close proximity of its neighbors the lateral branches grow out on every side in great profusion and the wood of the tree becomes practically worthless for lumber.

Man has begun to observe these conditions of the growth of a tree and has found that he can aid nature in the reproduction of her great forest covering by assisting the young trees in their growth and protecting them from their enemies. Man looks about him and sees on the one hand broad expanses of forest land and on the other a region that was once forest covered but is now treeless and barren. Further investigation reveals to him that the study of forestry in all its applications is a science, worthy of careful consideration because of its great bearing upon the lives and happiness of men. After learning the general facts regarding an individual tree the observer then looks for the varieties or different types of trees and forests. Let us see what he would find on the continent of North America.

In that region covering the northern part of Canada and Alarka we find a typical forest region which is known as the Northern forest. This natural forest region extends south as far as a line drawn south-west through middle Minnesota and Wisconsin, to Chicago, thence eastward through Michigan and Pennsylvania dipping south along the Appalachian Range as far as northern part of Georgia. The southeastern boundary extends along eastern Pennsylvania and New York and along the northern boundary of Massachusetts. The typical trees of this region are the pines—white, red and jack-spruces, firs and birches in the northern portion, and maples, beech, birch, ash, hemlocks and tamarack in the southeastern portion.

The Central forest covers the central states as far south as Alabama and as far west as Oklahoma. The tree types are as follows: oaks, hickories, chestnut, ash, elm, maple, beech, linden and cotton wood. The southern forest lies directly south of the central forest and extends along the Atlantic and Gulf coastal plains. Here we find the yellow pines, white, live, red, and black oaks, hickories, cypress, cedar, juniper, magnolias, bays, elms, hollies, and orange. The Rocky Mountain as its name implies extends through the Cordilleran region from Alaska to Central America. The Douglas firs, spruces aspen, and cottonwoods characterize this region. In the Pacific coast region we have the big redwood trees of California, yellow and white pine, firs, spruces, larches and western red cedar. There remains the tropical and sub-tropical forests and we have enumerated the leading types of trees found in North America. These lie in Mexico and Central America and include mahogany, logwood, rosewood, mesquite, lignum-vitae, ebony, ash, elm, and mulberry.

What a change has been wrought in the forest regions of America by the habitation of man. All of the great eastern regions were at one time great expanses of unbroken forests. Now they consist of small, scattered bodies of woodland interspersed with farms and land entirely devoid of forests, only in the northern region and the far west do immense tracts of timber lands remain untouched by the hand of man. In many cases the lumbering has been so destructive as to totally destroy the forest bed and with it the prospects for a renewal of the growth. Governments have had to intercede to protect the interests of the people in the matter of forests and to what extent they have succeeded and will succeed we will see later.

The forest is one of the must useful of natural resources. We naturally think of its usefulness in connection with wood and lumber, which it supplies to the world. These are of course absolute necessities, but there are other uses of the forest which are decidedly important. From an aesthetic standpoint the trees of the woods are among nature's most beautiful works. We plant trees along our streets, on our lawns, and in fact everywhere to beautify our property and enhance its value. We go to the forest to forget the worry and cares of our work, and even in some cases the woods becomes a health resort because of the properties of the atmosphere in the vicinity of forest covered regions.

In addition to these uses the forest has a number of protective values. In the western states where forests are few, trees are planted around fields and buildings to protect them from strong winds. Again a serious problem is presented in certain localities where the soil is of a movable nature, for example the sands along the shores of certain lakes and the banks of a number of rivers. In these places rows of trees are often planted to prevent the movement of the sands, and besides the accomplishment of this purpose the lands themselves are often reclaimed entirely and rendered fertile by the deposit of a rich forest bed. As a protection against floods, snow slides, and the like, forests render great service, for while forests cannot prevent these disasters they can modify in a large degree the damage done by them as is demonstrated in treeless regions where the land surface has been badly damaged by the action of the water and snow.

Originally the forest lands of the United States covered about a billion acres. Now it is safe to say that not more than sixty-five per cent of that area is wooded. Of course the legitimate needs of the people have drawn heavily upon this resourse but this is by no means all that has contributed to the devastation of our immense natural forests. The enemies of the forest are many and among them perhaps man is the worst, a thing to be regretted especially since man receives the greatest benefit from the forest's existence. Many beautiful and valuable forests have been cut down and fertile regions made barren by the greed of owners in the exploitation of their timberlands by destructive lumbering. They have gone ahead and slashed down the forests in wholesale fashion regardless of the maturity or immaturity of the trees and with an equal disregard for all conditions that would have provided for a future yield. By leaving brush and other debris scattered through the cutting, forest fires have been invited and furnished with fuel in plenty. The soil has been laid bare to the action of floods, snowslides and the like and in fact regions that might have been productive and valuable have become sterile and worthless.

Next to the evil results of destructive lumbering those from forest fires are the greatest. Forest fires originate in a number of ways and vary in character with the nature of their origin and the condition of the forest in which they occur. As was mentioned above, brush and refuse left in the forest after lumbering makes the place more susceptible to fires and when a careless camper or traveler leaves a camp fire unextinguished or carelessly casts aside a lighted match nothing is to hinder the progress of the conflagration. Carelessness is the cause of forest fires in many other ways and to it can be attributed the beginnngs of many of the most disastrous fires that have occurred. Lightning, sparks from locomotives, and fires lighted maliciously cause much damage.

The forest comes in for its share of the destructive work wrought by insects. These sometimes bore through the bark and into the heartwood of the tree thus causing it to decay and finally die, and in other cases they act on the leaves and roots with practically the same result. A concrete example of the work of insects is to be had in most cities where shade trees abound. In many of these cities vigorous campaigns have been waged by the authorities and school children in the extermination of the pest. Similar to the action of insect infection is the growth of fungi upon the bark and roots of trees. These parasitic growths sap the vitality of the tree trunk and turn solid wood fiber into a soft, rotten mass. When the action continues long enough the tree either dies or is blown down by the wind. This suggests another enemy of the forest. All of us have seen a wooded plot after a severe wind storm. Invariably at least a few of the big fellows are stretched lengthwise, shattered beyond all hopes of ever being used for lumber.

It is the purpose of the government of the United States to decrease the damage done by these agents in as many ways and to as great an extent as possible by the organization of a systematic work in forestry. The government has established large tracts of national forests in the West and Central states and in these tracts have been worked out many practical theories along the lines of protection and conservative lumbering. An army of forest rangers patrol the government reserves to guard against destruction and to promote the interest of the nation by preserving the forests of the future. The Bureau of Forestry under the Department of Agriculture is in the charge of the Forester who directs and plans all of the work in connection with the forestry service.

This work received its greatest incentive during the administration of President Roosevelt when a conference of the Governors of the states was held at the White House and a general campaign of action mapped out. Three-fourths of the forest areas of the United States still remain in the hands of private owners and it is here that the greatest problems are met in the work of forestry, for these owners are very anxious to develop the woodlands to their greatest present values and the future is in most cases entirely forgotten or ignored. The Forest Service is gaining ground, however, and very satisfactory results are being accomplished in the way of educating our people to a realization of the value of preservation and conservation of the natural resources.

Many of the States have taken up the work of forestry and have forest reserves and forest services that are well developed. In foreign countries the work is developed far ahead of our own. Germany takes first rank in the preservation of her forests, and has elaborate forestry schools and experiment stations that equip men for efficient service. France, Switzerland, India, Japan, Austria and Italy, have long practiced forestry and have in recent years adopted the most modern methods of the science. The United States was the last civilized nation except China to begin the care of the forest and for many years our men were obliged to go abroad for their training, but in recent years special schools in this department of instruction have been established at Cornell University, Yale, Columbia, Biltmore, and other institutions where men can equip themselves for this great service.

The lumbering industry has furnished us with many interesting and thrilling tales of the woods and the men who worked in them. We have all read of the early methods of lumbering when the logs were cut during the winter months and piled along the banks of rivers and streams to await the spring freshets when they would be floated down to the mills. The life of the woodman was one full of excitement and danger in addition to an enormous amount of hard labor. The methods of today are entirely different when power machines play so large a part. The felling of the trees and the work of trimming does not differ much but railroads and sluice ways have replaced the slower and more uncertain log driving on the rivers. At the mills immense saws and machines convert the logs into lumber of all kinds and for all purposes, while great factories manufacture the lumber into the many articles of commerce.

Wood was probably the first fuel used by man and remains today one of the most important producers of heat. For building purposes lumber has long had first place among the materials used, although in this age substitutes are being sought for in view of the rapid depletion of forests and the high cost of lumber. In the South the forests furnish naval stores used largely in the navy and by ship builders and owners. These stores consist of turpentine, pitch, tar and resin secured from the pine tree. The use of wood for the manufacture of pulp in paper making creates a great drain upon the forest, but fortunately the kind of trees used are little suited for lumber manufacture. A single daily newspaper in a metropolis uses up thousands of tons of paper made from wood pulp each day, and when we consider the large number of newspapers using similar and smaller amounts throughout the United States we begin to realize the vast area of forest land that must contribute to this purpose. The woods of the tropical regions like the mahogany, ebony, rosewoods, etc., are used in the manufacture of fine grades of furniture. Teak woods are used in the building of battleships, and logwood in the manufacture of dyes. These are only a few of the many uses to which the products of the forest are being put in this twentieth century of industry and commerce. The subject can be enlarged upon and extended with interest and profit.

On account of this wide use of lumber and the wide distribution of the various kinds of lumber we can readily see why this product is of such great commercial importance. Many cities had their beginnings in logging camps and many ports today have lumber for their chief commodity of shipment. Portland, Oregon, is the largest lumber port in the United States and probably in the whole world. Large mills are located here and millions of board feet of lumber are turned out every year and shipped to all parts of the world. Chicago is another center of the industry, the lumber trade being so large here that a single yard recently filled an order for two million board feet of lumber in one day in addition to its regular business. Lumber barges ply the waters of every navigable stream and lake in the country, and every city has its lumber yards and mills which furnish the people with the buildings, furniture, etc., that is demanded by the present status of society. We all have a great interest in the movement to preserve the forests to supply the needs of the future, and we can all do a little bit at least in promoting the movement in some way or another. Many bright young men have found in this work a profitable occupation and there is room for many more who have the ability and inclination to get down to study and hard work.

Material for the above lesson are as follows :

Traveling Exhibit of 44 photographs secured from the Forester of the United States.

Lantern slides on lumbering and forestry from the Forester.

A Primer of Forestry by Gifford Pinchot, from Government Printing Office.

Specimens of various kinds of wood to be gathered by the students.

Map of the natural forests of North America issued by the Forest Service, and map of the national forests from same source.

Information relative to forestry and lumbering can be secured from the Forestry departments of the several State governments.

THE DRIFT IN COMMERCIAL TEACHING

Elbert Hubbard, the man in East Auroro, who accomplishes things, and who says things not always to our liking, recently said: "A live language has no grammar; dead ones have." I think we might with as much truth say: a live commercial teacher has no precedent; a dead one nothing else.

Commercial teaching is comparatively a new trail through the forest of education. Without precedent, a few bold spirits such as Bartlett, Duff, Comer and Jones blazed the way, with Packard, of the East, Uncle Robert, of the West, and Colonel Soule, of the South, following close behind to make the conquest complete.

For these men, Columbus-like, set sail upon an unknown and doubtful educational sea, only to discover new lands of surprising and surpassing intellectual wealth, not unlike the New America. For until these new discoveries or evolutions, the old in education—dead languages, abstract mathematics, far-away geography, hazy psychology, etc.—held sway and hindered the advent of the new, first, by *pitying* the meager, new found educational fledgeling; second, by *enduring* its practical, matter-of-factness; and third, by *embracing* it and taking it unto its own—the high school, the high school of commerce, the college, and even the university. How the mighty have fallen and the lowly have risen! The new comer possessed the red corpuscles of aggression and practicability and it won when and where the old was failing.

And the old failed because it was driftwood on the stream of Time, having lost its foothold and ceased to grow. It was based upon the old banks of precedent and failed to fortify itself against the rising tide of civilization and commerce. It faced the setting rather than the rising sun, whereas, the new faced the oncoming rather than the receding years, and in so doing projected itself farther into the future than it knew.

As a consequence, universities of finance, schools of accounts, high schools of commerce, and business colleges are realities today and undreamed of in the days of Fulton and Ericsson. But like the Clermont and the first stage coach, commercial education is as yet in its infancy in thoroughness, scope, technic, adaptability and practicability.

On the same principle that the agricultural school must study modern conditions, in supply and demand, soil and climate, vegetable and animal life, so must the commercial school study social and industrial conditions, the business of barter, the marshalling of facts and the recording of values vaster than armies. Like the trade, technical and special schools which are meeting modern needs in all lines of human endeavor, the commercial school must constantly adjust itself to new currents, and forces or go down the stream of Time as driftwood.

The successful commercial teacher goes continually to school, by spending an occasional vacation in some university of accounts, by corre-

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MARSHALL—Continued from page 20

The Acid Test. Wherever I go, I find school superintendents increasingly perplexed over the problem of *what to teach*. The matter is becoming serious. Within less than a generation, the subjects that have been thought essential in a common school course have been more than doubled. Forty years ago not many schools below the college went beyond reading, writing, arithmetic, language, (English), geography, and history. To these have been added, modern languages—Latin and Greek, the whole line of the sciences, and such vocational subjects, as the commercial branches, domestic arts, manual training, etc. In grades below the high school have been injected, clay modeling, Sloyd, nature work, hygiene, music, drawing, and other things, mostly fads, too numerous to mention. The big book publishing houses, have been ingenious in devising, all sorts of special texts, and "aids" of various kinds, both for the grades and high schools, ranging from germ study to sex hygiene. No wonder school administrators are perplexed and fear that the steadily increasing load will break down the machinery.

One thing, at least, is evident, there must be a halting in the process of overloading the school curriculum. There is a physical limit both to the machinery of the school and the time and capacity of the child. Furthermore, some definite principle must be established as a basis for choosing the things a child is required to study. Broadly speaking, there is but one such test. This is the test of *utility*, not mere material utility—perish the thought!—but utility in the sense of aiding the real education of the child. For instance, does the average child get anything from fussing with moist clay, that is likely to aid him in becoming a capable and intelligent citizen? If not, cut the clay mussing out. To what extent does a knowledge of the dead languages or such a smattering of French or German as the high school student can get, help in making him serviceably intelligent? If a little of this study makes the student appreciably stronger in his English, or develops his understanding of books written in his own tongue, let him have it. So with science. There should be an inquiry into the methods of the laboratory to see whether the pupil is getting from the various experiments with chemicals, and the physical and biological apparatus, what he can really apply in explaining the phenomena of life. I recall that my own daughter spent a whole week in studying the interior anatomy of a clam. I have always thought that she would have gotten more lasting profit from learning to cook one. There is hardly a doubt, that too much of the professional technic of university science has been allowed to dribble down into the high school. I am glad to note that school men are being forced to consider these matters from a standpoint of practical common sense, and that the near future is likely to see a liberal use of the shears and pruning hook among the multifarious branches of the present common school curriculum. If the pruning be well and fearlessly done, there will be better fruit.

Books and Germs There is a happy prospect that the dirty, dogseared, publicly owned, three-season school book, is in a fair way to get "its" along with the public drinking cup and the roller towel. I note the following from a recent issue of the Christian Herald :

"The belief has long been held by unscientific parents that soiled school-books used by successive generations as long as the print can be seen, are the equal of any public drinking cup as a germ carrier; and that searching medical examination of pupils for evidence of germ guilt acquired at home are apt to be nullified by the books supplied to those same pupils by the school. Philadelphia has taken the same view of the matter, and the Board of Education has ruled out much handled text books by advice of the health authorities. Books concerning which any doubt can exist are to be burned forthwith."

The demagogic blatherskite whose especial mission is to stir up the public about the high cost of school books, will no doubt embrace the first opportunity to proclaim that the Christian Herald and the Philadelphia School Board, have been "bought up by the Book Trust."

LETTERS OF A SCHOOLMASTER TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER EIGHTEEN

To a young man who lacks confidence in himself. He has high hopes and aspirations, but lacks one thing—initiative.

HELPFULVILLE, April 2, 191—.

Dear Arthur:

The plan you outline in your letter of March 25th, has a practical ring and I believe you will do well to make the attempt. No great undertaking was ever carried through which did not first exist as an idea, a hope. You have now reached the second step, the initiative. It is the place so many reach, only to hesitate and finally give up.

Two persons may have the same idea; both may have seen an opportunity in a certain line of work. One does it and carries it on to success while the other is debating whether to attempt it. One has initiative and the other has not.

What is this thing initiative, which is so much quoted? I suppose your dictionary says that it means to begin, to initiate. I think it means to see a thing that ought to be done and then do it. To see what needs to be done is not sufficient; it is the one who has that invaluable habit or quality which impels action when reason calls for action who may be said to have initiative.

Here's a homely illustration: The other day I dropped my pencil in the classroom. It rolled and stopped about equally distant between two students. One looked at it, evidently realizing in a dim way that I might need the pencil again and that it might be a courteous thing to pick it up and return it to me. The other stooped quickly to recover it, then handed it to me with a smile. The first young man is a good student, but slow. He needs to cultivate quickness of thought and initiative. The second student has initiative quite well developed, and this little incident well illustrated the difference in their characters.

Two Irishmen (call them Pat and Mike if you will), had to catch a train at a lonely country station after night. It was necessary to have a lighted lantern to flag the train. They sat talking and smoking, and as the evening was mild and pleasant, they did not heed the passing of time. They heard a whistle. While one was busy trying to light the lantern, a precaution they had forgotten to take, and watching out of the corner of one eye, the train suddenly shot into sight around a bend, coming at a tremendous rate. The one with the lantern exclaimed, "Here she comes!" The other almost instantly responded, "There she goes!" The train had passed and they did not flag it. This little story is typical of two kinds of persons The first are always seeing great opportunities coming, but they are not prepared to make use of them. The others are always seeing the things they missed. I lived in Denver when a boy of thirteen or fourteen. A ragged old fellow stood on a street corner there one day and said: "Where that fine office building stands I could have bought a lot for $15.00 when I came to Denver. I had the money and spent more than that in one night in the saloon."

Of course it is wholly impossible for any one to forsee what investments or ventures will pay best. There will come in every life opportunities of many sorts. We cannot use them all. It is not necessary that we should, nor is it desirable, but it is desirable that we make use of some of them and not let them all slip by. We may even miss the biggest ones and still be happy and contented. I think if we plan to do the things that will have in them an element of service to others, we shall be happier in the end than if we merely look for the things that will bring us personal profit or glory only. It does not make a man great to gain wealth, but to gain wealth and use it wisely without oppressing others is certainly one form of true greatness.

I realize that you are not thinking of great wealth or fame, but it inspires us to look upon what the great masters have done. Burbank has undertaken things, and accomplished them, that others had thought of. The difference is that he had the initiative to do them. Edison sees and hears of electrical devices that are needed: He goes quietly to work and soon there is another patent issued. Many men of the negro race have wanted to help their people; Booker Washington did more than wish. He walked to Hampton, Virginia, and pleaded for a chance to attend Hampton Institute. The authorities turned down his application. He pleaded again. At last he was given an entrance test—he was to clean a school room. He did it so well that the lady teacher who presided over that room could find no trace of dust with her dainty white handkerchief. There are many blind, but very few so terribly handicapped as Helen Keller. What but indomitable spirit has led her onward to the position she now holds, unique in history? That spirit is but the manifestation of initiative. Two men want an education; both are poor. One dreams of a time when he may have the money to attend school, while the other picks up a tattered book and masters its contents, only to reach out for another and another. One says he "never had a chance," and the other reaches his goal. In business where competition is keen, the one who goes slightly ahead is the one who has put into practice first principles which appeal to the trade. It is not likely that the successful one had the idea exclusively, but he was the first one to use it.

If your judgment tells you that you have before you a real opportunity, be the *first* in the field.

Your sincere friend and well-wisher,

JOHN FAITHFUL.

ORGANIZATION—Continued from page 21.

tion of wealth. To use this wealth for the good of all the people is the problem that confronts us. Don't be afraid that anyone is going to take his wealth with him when he dies! The unfit are always distributing it, and killing themselves in the process.

Economics is an evolving science. We will never get to the end of it. Ideals attained cease to be ideals, and the distant peaks beckon.

Combinations that increase economic production should be encouraged, not forbidden. What this world needs is more wealth, not less.

The possible evil in the "Trust" is not in its organization, nor in its bigness, nor in its success. It is threefold: first, corruption of public officials to obtain special privileges denied to competitors; second, the consequent oppression of the competitor and the consumer; third, watering of stock and then extorting excessive profits to pay dividends on such stock.

These evils the law must cure without destroying co-operation, or discouraging enterprise, or impeding progress. All intelligent business men are working to this end.—The Era, East Aurora, N. Y., March, 1915.

Mr. D. L. M. Raker, principal of the School of Commerce, Harrisburg, Pa., recently purchased the half interest of his partner, Mr. W. H. Keller. He reports the school in a flourishing condition. We have known Mr. Raker for many years and wish to congratulate him upon his prosperity and progress. We wish him still greater and better things.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

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Head Commercial Dept. High School.

COMMERCIAL LAW
VIII

Bailment

Bailment comes from a French word meaning "to deliver." From the same word we get our expression, "To release on bail," the idea being that the prisoner is delivered into the custody of the person or persons who sign his bond. (The "bail" of a bucket," and "to bail out" a boat, are different words. See dictionary.)

Bailment is the delivery of some chattel to another person, for some purpose, with the expressed or implied agreement that when the purpose of the bailment is accomplished, the chattel will be returned. Examples are the hiring of a typewriter or a horse and buggy, the borrowing of a broom, or the sending of the cat and canary to a neighbor to be kept during the absence of the owner from home.

Bailment has no reference to the purpose for which the chattel is delivered. That is, the contract between the parties as to what is to be done to the chattel does not come under the laws of Bailment but is in all respects like any other contract. The law of Bailment refers only to the liability of the bailee (the person to whom the chattel is delivered) in case of damage or loss.

Suppose Mr. Jones has my horse in his pasture. It jumps into a field of corn, and eats so much that it dies. Can I make him pay for it?

It depends upon the circumstances, of course. The law recognizes three classes of Bailments: First, Bailment for the sole benefit of the bailor (as where I have turned my horse into Mr. Jones' pasture while I am to be away for a few days, and Jones is not to charge me anything.) In this case, only a slight degree of care is required on the part of the bailee. Unless great negligence could be shown, I could not recover.

Second, Bailment for mutual benefit (as where Jones had hired the horse.) In this case, ordinary care is required. Jones would have to take at least as good care of the horse as a man of ordinary prudence would take of his own horses, or he would be liable in case of loss. Note that the test is not the care that Jones takes of his own horses, but the care that a man of ordinary prudence takes.

Third, Bailment for the sole benefit of the bailee (as where Jones had borrowed the horse). In this case, great care is required on the part of the bailee. Unless Jones had taken every precaution he would be held liable.

It will be noticed that the greater the benefit bailor or bailee is to receive, the greater the responsibility assumed. When either the bailor or bailee is to receive all the benefit, he must take the larger share of the risk of loss; but where both are to receive benefit, they divide the risk.

Agency

An agent is one who acts for another. He must have the express or implied authority of his principal, else he will be an impostor, and not an agent.

Who may appoint agents. Anyone may appoint an agent to bind him by any contract which he could make in person. Through an agent we may buy or sell goods or lands; sign notes checks; accept or pay money; and do anything else connected with business. It follows that a minor, or an insane person, could not through an agent do that which they could not do in person.

Who may be an agent. Any person whom the principal sees fit to appoint, and thus intrust with his business. A minor may be an agent, and as such may bind his principal.

Authority of the agent. The agent can bind his principal only so far as he has authority from him. This authority may extend to some certain article. For the authority may extend to all matters pertaining to the business of the principal. In that case, the agent may bind the principal by any contract in the line of the business conducted through the agent, provided only that he acts in good faith. By making him his agent, the principal signifies that he has confidence in the agent's judgment; and he must therefore fulfill any and all contracts which the agent may judge to be for the interest of his principal.

Apparent authority. If any act of the principal has led those who deal with the agent to believe that he has authority the principal will be bound by the acts of the agent within the scope of such apparent authority. For instance, if the agent has had full authority in certain matters, and his principal has confirmed his acts, the fact that the principal has withdrawn the authority of the agent in certain matters will not release the principal from liability to those who deal with the agent without knowing that the authority has been withdrawn.

THE DRIFT IN COMMERCIAL TEACHING.

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spondence, and by acquainting himself with the contents of the latest and best books in his chosen line. He adopts, adapts and develops.

The successful commercial teacher recognizes that the drift of the times is toward the thorough, substantial, reliable and practical, rather than toward the cheap, the shoddy or the imitation. He recognizes that the demand of the day is for men, not puppets. Morals and brains must mix, not separate like oil and water.

The successful commercial teacher respects his contracts, whether the other fellow does or not. He abstains from strong drinks, tobacco and ill temper in order that he may do by silent example for his pupils that which mere precept never can.

The successful commercial teacher recognizes that the advent of the commercial high school in its various local forms is bound to bring changes in the teaching of technic of business. He observes that the private commercial school work must necessarily become more and more technical, intensive and practical, and that the public commercial school will continue to deal with more of the fundamental, cultural and general than is possible in short courses.

The successtul commercial teacher sees the future successful private commercial school must be manned by specialists who are masters in the technic of their calling, capable of developing in the shortest possible time consistent with efficiency, accountants and office workers of worth. On the other hand, he recognizes that the teacher for the public institution must be a well-rounded, companionable, wholesome, efficient fellow, whose technical knowledge is well fortified with co-related subjects.

The successful commercial teacher knows the basic principle of pedagogy, psychology and physiology. He knows something of methods in teaching all subjects, and much more about his own. He knows the fundamentals of mental unfoldment and physical development, and is neither a boor nor a sissy among budding young people of both sexes of high school age.

The successful commercial teacher recognizes that this is not the age

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BUSINESS AND MENTAL EFFICIENCY

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EFFICIENCY

In order to be a success one must have a definite program. One must have definite plans in order to accomplish definite results. We must learn that nothing ever happens without a cause.

Theoretical generalities are of some benefit but they are hazy and inadequate. The human mind should be an organized file instead of a disorganized pile. When the mind is a disorganized pile it is constantly influenced by circumstances from without instead of by forces which radiate from within. The man who does not control his life as a result of an organized plan is simply the puppet of circumstances. He is rarely a a leader. He does not think from cause to effect.

I am therefore going to give you some definite instruction. I am going to give you ten principles of efficiency.

1. There is one best method of accomplishing the desirable things of life. We must first decide that we actually want the desirable things of life. such as education, success, etc., and then we must search out the best method of accomplishing the things we desire.

2. In order to accomplish the desirable things of life we must plan our work then work our plan. We must determine what we want to do and then plan how to do it most effectively.

3. In order to accomplish the most desirable things of life we must seek competent counsel. No man knows very much. If one is content to know only a little, to remain in a narrow sphere, there is no chance that he will ever accomplish anything worth while, no matter how much native ability he may have. Self-satisfaction and self-justification for that satisfaction makes progress impossible. A great many men possess a great amount of native ability but they do practically nothing to encourage the development of that ability. What we need more than anything else is a larger vision of life and its possibilities. But we will never realize the real possibilities of life until we decide that we really can do something out of the ordinary.

The student, teacher, principal or proprietor who is satisfied with what he can learn out of books will never attain unto even indifferent success. Marshall Field said the modern American genius was the man who got ideas from different avenues of life and then adapted them to his needs. Too many men are willing to let well enough alone. They refuse to explore new regions. They do not take the initiative, consequently life lacks interest and inspiration. Let us seek advice and counsel from men who are capable of giving it. Let us open our minds to the wonderful possibilities of life. Let us seek counsel, advice, instruction to the end that we may be leaders of men instead of followers, have a broad vision of life instead of a limited vision, have a high aim and a determined purpose instead of being willing to be merely cogs in the wheel. Seek counsel by taking up a new study, it may be a correspondence course of some kind. But as you value your future don't be satisfied to remain as you are.

4. To accomplish the desirable things of life I would do something and do it now. If the kind of a position I consider ideal were not immediately accessible I would do something else, at least I would do something. Most of the men who are out of employment now are inefficient. They know only how to do one thing and they know very little about that. Whatever I did I would do to the best of my ability.

5. I would have nothing to do with alcoholic drink in any form. I agree with George W. Perkins, the famous financier, who says: "I believe in the natural man, the man who does not have to be stimulated by either tobacco or drink."

6. I would develop my judgment and therefore learn how to decide matters quickly. A man's judgment is no better than his information. Be sure to get the information then decide as soon as the evidence is all in. One great difference between a weak man and a strong man lies in this matter of decision. The strong man decides while the weak man vacillates. Procrastination has possibly hung as much crepe on the doors of opportunity as all the other business sins combined.

7. I would follow the dictates of my conviction. I would do what I believed to be right regardless of any pressure that might be brought to bear to make me do otherwise. We have millions of people in this country who lack conviction. They get nowhere. They amount to nothing. They are driven hither and thither by every wind that blows.

8. I would develop pleasing habits. I would keep my teeth clean, my shoes shined and my clothes clean and pressed. I would avoid anything in the way of personal habits that would give offense. Any or all of the offensive habits make the public feel that one is lacking in self-respect and proper public consideration. The public will not think more highly of you than you think of yourself.

9. I would keep on good terms with myself and with my job. I would adjust myself to circumstances. I would keep my face to the front. I would overlook the mistakes of the past and press forward with enthusiasm. I would create in my imagination the position I proposed to eventually fill. Anticipation always furnishes the inspiration which not only enables us to get more enjoyment out of our work but helps us to be infinitely more successful.

10. I would aim to make a life in addition to making a living. I would aim to make that life as big and full and helpful as possible. The best kind of preparation for the hereafter is the right kind of life and living in the present.

New York University Introduces Isaac Pitman's Phonography in Its Summer Courses.

The New York University has recently announced, in conjunction with its Summer Courses, classes in Isaac Pitman Phonography and Typewriting which will be held during July and August, and conducted by Mr. Charles L. Frank, B. S., L. L. B., and assistants. Further information in regard to these classes can be obtained by addressing Dr. James E. Lough, Director Summer School, New York University, Washington Square East, New York City.

Eagan's Schools of Business, Hackensack, N. J., are well represented by a half-page advertisement in the Hackensack Republican of January 7th.

Howard & Brown, Rockland, Me., engrossers are represented on our desk by a profusely illustrated catalog of diplomas and certificates. The work of Mr. Brown appearing from time to time in our columns makes comment concerning the quality and excellence of their product unnecessary.

Mr. W. E. Benscoter, principal of the commercial department of the New Rochelle, N. Y., High School recently gave an instructive and inspiring address before the members of the Y. M. C. A., the title of his talk being "The Joys of Youth."

The Kansas Wesleyan Business College, Salina, Kansas, issues quite frequently a catalog of the college entitled the New Era, as well as a journal of the same name, both of which are published by and in the interest of the excellent institution, L. L. Tucker, President.

THE DRIFT IN COMMERCIAL TEACHING.

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when one is expected to teach the commercial and the shorthand subjects except in small high schools, and still smaller private schools. Instead, he observes that departmental methods are increasing and that thoroughness rather than thinness is the order of the new day.

And last but not least, the successful commercial teacher is a man or a woman with character and sympathy. A good mixer, but a leader; not a mere funny bone dressed up to hold a job, and draw the salary. A balance wheel is mighty important part of the teacher's mental and moral machinery.

A good laugh each day, a little progress, some exercise, avoidance of ruts except in things mechanical, and honest effort will insure for the successful commercial teacher a larger salary, a more secure employment, and a larger opportunity for enjoyment and usefulness than has thus far been his lot.

Some of the pioneer school oaks of business education have recently fallen, because they ceased to change with the life currents of society; for a while they grew splendidly and courageously, then they stood complacently, and then fell to make way for new life in tune with the new times. Other of the pioneer institutions have changed with the times and are destined to live long and prosper.

Many have declined, and others are following, because they find it easier to teach than to practice business. They failed to incorporate new blood and consequently new ideas, and there could be one result. In this country few sons of any consequence follow in the footsteps of their fathers. Incorporation is America's means of perpetuating itself. Not merely doing so in a legal way, but by incorporating new vitality in the form of accumulated and accumulative initiative.

The school that is not constantly changing, intensifying, extending and improving its course of study is committing suicide. It is not standing still; it is dying; it is killing itself as surely as is the man who does nothing but eat.

And what is true of schools is true of its teachers, for as has long since been wisely said: "As the teachers, so the school."

Teachers, commercial teachers in particular, must conform to the law of evolution, to the "survival of the fittest." They must fight or be fought, and they must win or be content with the Osler junkheap. That is, they must grow mentally, spiritually and physically, by being, not seeming; by pushing, not holding on; by progressing, not being content.

You must incorporate, not merely propagate. Too many teachers incorporate in a small way by taking a six or nine months' course and begin to propagate all they know—they begin to reproduce their kind by telling others more youthful than themselves what they learned in school rather than what they know. I am not criticising the young man or young woman who has grit enough to tackle teaching upon so superficial a foundation, but rather the ones who are content with that meager beginning.

What I wish to emphasize is the old, old adage that standing water soon becomes stagnant. And what I wish further to emphasize is that years count much less than initiative. Some learn more readily at sixty than others at thirty. Some are young at sixty, while others are worthless at thirty. Some burn out before others get up steam.

Are we growing or decaying? Are we making new wood or drawing the sap out of the old? This is the place and now is the time to take an inventory of our professional abilities. If there is a leak, let us discover it and then stop it. If there is a flaw let us strengthen it ere it gets beyond repair. No matter where it is, it can be recreated.

If it is character that is seamy, spirit alone can mend it, but spirit is omnipotent and ever within ourselves if we so desire.

If it is intellect that is sluggish, inexperienced and surface-like, will can quicken it, perseverance enrich it, and desire enlarge it.

If it is body that is weak from inheritance or ill-use, mind, exercise, sleep and nourishing food can rebuild, strengthen and improve it, making it a fit instrument for achievement and enjoyment.

The successful commercial teacher has a liberal education comprising a wide range of information concerning things, conditions and people of today. This he needs as an intelligent citizen, for no one can detach himself from his fellows and at the same time lead them the way of practical success.

The successful commercial teacher is master of the special subjects he professes to teach. Mark the word *master*. This he needs as a practical and progressive teacher. A mere smattering of knowledge about bookkeeping for the laymen may do, but it won't do long or it won't do well for one who collects tuition or draws a salary for teaching it.

"Know something of everything and everything of something" is the motto every commercial teacher should endeavor to practice. It will do more to encourage one to circulate and dig, and to ward off narrowness than any other compounded sense and sentence I've thus far found.

The successful commercial teacher gets out and mingles with his fellow teachers. He compares his technical knowledge with his co-workers, and he thus exchanges view-points. For view-point is primarily the result of environment and based upon observation and experience; two very valuable acquisitions.

The successful commercial teacher associates with men who practice the profession he teaches. The preacher who mingles not with his flock, Christ-like, is a nonentity in the community. And likewise the teacher who searches not and finds not the accountant in his den of devices for interpreting recording facts is a clog in the scheme of unfolding to eager young men and young women the information the world expects them to possess when they knock at its door for employment.

NEWS ITEMS

Mr. J. A. Stryker, penman, in the State Normal at Kearney, Nebr., had in his classes last summer 162 pupils preparing as teachers. This year he expects over 250. Kearney seems to be the Mecca of Nebraska penmen, due to the enthusiasm, the skill, the personality, and the pedagogy of Mr. Stryker.

Mr. Edgar C. Wikdall, principal of the commercial department of Ruth Eargrove Institute, Key West, Fla., is a product of C. W. Jones, Brockton, Mass. He is probably located farther south than any other commercial teacher in the United States. The institution has quite a large attendance of pupils of both sexes. Mr. Wikdall seems to be very much in love with his work and that section of the country as well. Inasmuch as the cigar business is the principle industry of that city, he reports that business is seriously hindered because of the war.

The Specialists' Educational Bureau, St. Louis, Mo., R. A. Grant, Manager, is putting out an attractive calendar, quite in harmony with the high grade service rendered by the Bureau. It has Sundays, Saturdays and Holidays printed in red which is a little out of the ordinary, suggesting the five school days of the week rather than the usual six working days. From the service rendered, we have reason to believe that Mr. Grant like most other teachers, teaches five days but works six full days.

From the Christian Science Monitor, Boston, Mass., Saturday, Feb. 6th, we learn that the pupils of the Roxbury Municipal Commercial School conducted school for two days without teachers and did it in a model manner. The occasion was brought about by the Boston School Committee deciding to spend two days' examining and rating all commercial teachers, and as a consequence Principal Raymood G. Laird and Geo. L. Haffacker, who had charge of the business department were forced either to close school or to turn it over to the pupils themselves. The latter course was decided upon and as a result a new record of self-governing pupils and self teaching pupils has been made in Boston. What R. G. Laird does not think of and can not plan for on the spur of the moment is pretty difficult to conceive. The Hoosier Schoolmaster, for he sprouted in Indiana, is not letting Bostoo Beans deaden his enthusiasm and his energy.

OUR attention was recently called to something out of the ordinary in the way of office architecture and equipment, a halftone illustration of which we present herewith. It represents the new Administration Offices of the Beaver Board Co., at Buffalo, N. Y. This appeals to us as being one of the airiest, most workable, businesslike, efficient, healthful and modern business offices we have ever seen. The interior is entirely finished with Beaver Board, thus advertising their own product and showing their faith in it. The interior is made in English style architecture with heavy beamed ceilings and mezzanine floor. It is well lighted from the sides as well as from the top, and has, as will be seen, an indirect system of artificial lighting. Outside it is Spanish in effect, built of red and gray brick.

THE STANDARD COMMERCIAL SCHOOL

Court of Palms Entrance– Palace of Education

This school will open in April in the Palace of Education at the Panama-Pacific International Exposition. The work is being outlined and will be supervised by a State and National Educational Board consisting of prominent men especially interested in commercial school education.

There will be two courses: One the commercial, consisting of penmanship, bookkeeping, commercial law and commercial arithmetic; the other the shorthand course consisting of shorthand, typewriting, spelling, penmanship, business English and office training. Generous floor space of the Court of Palms, at the entrance on the main aisle of the Palace of Education, has been assigned the School and Model office by the Exposition.

Competitive examinations will be held in high schools and each school will select its own students to pass a final elimination examination under a special committee of high school teachers. About fifty students will be eligible for the Exposition school.

The teachers will be selected with the idea of their fitness to show the thousands of other teachers what can be done with a course carefully correlated and aided by modern equipment, up-to-date office appliances, concentrated effort and no waste of energy, time, or attention.

Balconies are being built to accommodate special delegations of teachers who will visit the school in a body.

A demonstration balcony will be erected across the main aisle from the school where the famous shorthand writers, typists and operators of the various office appliances will appear from time to time and explain their work, and where lectures on special subjects, such as salesmanship, advertising, etc. will be given. A series of illustrated lectures, including moving pictures on subjects that will appeal to those interested in a commercial and business education, will be a part of the Exhibit. The school will continue uninterrupted from 10:30 to 3:30 each day, including Saturday. By request, a night school will be held for the employees of the Exposition only. Instruction, supplies and admission to the Exposition will be free to the students.

New York City Shorthand Contests.

On Feb. 6th the National Association of Isaac Pitman Shorthand Teachers and Writers held its annual school contest in the Washington Irving High School, of New York City. This year the contest was open to writers of all systems of Shorthand. There were 26 contestants who qualified and Jacob Stam of the Drake Business College headed the day school list 120 gross words per minute, with 118.5 net words per minute. In the Evening School contest, Joseph Gelder, of the Harlem Evening High School topped the list with 100 gross words per minute and 99.2 words per minute. In the Amateur contest Albert E. Marks, of the High School of Commerce was in a class by himself, writing 160 gross words per minute and 156 net words per minute. Two schools qualified with the results that the Hebrew Technical School won first place with 417.6 points to its credit. The Drake Business College, of Passaic, N. J., won second place with the total of 430.7 points to its credit.

Normal School Penmanship, by J. A. Stryker, is the title of an artistically covered booklet issued by the National Association of Penmanship Supervisors, G. G. Gudmundson, Sec'y, Boone, Iowa. This booklet contains a paper read before that Association in Chicago last holiday time and because of its excellence was printed and is sent free to any one interested.

Charles Crosby Chase, San Francisco, Calif., a veteran shorthand man recently favored us with some proof sheets of a new book he is preparing on shorthand writing.

The above portrait is that of Mr. Harold E' Cowan, teacher of commercial subjects in the Passaic, N. J., High School. After graduating from the commercial high school of Springfield, Mass., he worked for an insurance office, in a credit agency, as a newspaper circulation man, and as a cost clerk. While pursuing these various lines, he made a study of comparisons between the successful and unsuccessful high school graduates of his acquaintance. Employing the methods learned in the insurance office, credit agency, newspaper office, and court clerk, he came to some very definite ideas as to the qualities the average boy and girl needs.

Acting upon the advice of a well-known commercial educator he entered the teaching profession to put his ideas into practice. After taking a course in the Bay Path Institute from which he graduated, he taught in Manchester N. H., going from there to his present position. He spends his summers taking courses in pedagogy and attending the New York University, making a special study of education, management, and methods, his first effort being to find that inter-action between theory and practice of teaching which will yield the greatest economic and social profit.

Mr. Cowan is preparing a series of articles for THE BUSINESS EDUCATOR pertaining to efficiency in methods of teaching as well as efficiency in commercial life. These articles, three of which are at hand, are of special value to commercial teachers as they contain vitalizing and stimulating ideas of the most advanced and approved kind. It, therefore gives us a special pleasure to introduce Mr. Cowan to our readers and to announce at an early date the beginning of his series of articles.

Advertising literature has been received from the following:

Heald's Business College, Sacramento, Calif.; Monroe, Wis., Business Institute; Marietta, Ohio, Commercial College; Knoxville, Tenn., High School; Barnes Commercial School, Denver, Colo.; Elliott's Business College, Burlington, Iowa; Lebanon, Pa, Business College; United States Bureau of Education; Knox School of Salesmanship, Cleveland, Ohio; Duff's College, Pittsburg, Pa.; Goldey College, Wilmington, Del.; Ralston High School, Pittsburg, Pa.; Dubois, Pa, College of Business; The H. M. Rowe Publishing Co., Baltimore, Md.; The Capital Printing Co., Columbus, Ohio; The Bryant & Stratton Business College, Providence, R. I.; The Merrill Colleges, Port Chester, N. Y.; Gaylesville, Ala., Academy; Hart's Business College, Canon City, Colo.; Winona College, Winona Lake, Ind.; Isaac Pitman & Sons, New York City; The Spencer Publishing Co, New Orleans, La.; The American Book Co., Cincinnati, O.; D. Appleton & Co., New York City; Detroit Commercial College; The School of Commerce, Marion, Ohio; Park Institute, Pittsburg, Pa.; Rider-Moore & Stewart School, Trenton, N. J.

The State Normal School of Whitewater, Wis., is about to establish a four-year high school commercial course so that the seniors in the Normal may get experience in practical teaching in their model school before completing the course. It is certainly a good idea, and we feel sure that it will meet with approval and success.

MADNESS OF THE MONEY-WORLD TODAY.

By Thos. E. Cupper, Inc. Acct.

For centuries the endless dreams of the glitter of gold has lured men and women from the paths of right and duty—the irresistible fortune amassing desire has caused the downfall of many, and the alluring possibilities for the rapid accumulation of vast riches by means of SPECULATION, brought on by an over greed of gain, has lead countless numbers to irretrievable loss and ruin.

It is a deceptive ship which sails over the relentless seas of Speculation, and the adventurer who embarks therein, often does so at his own peril. The evil of the MONEY-GETTING thirst is never quenched—it continues, weaving an endless net around its victim, until thousands of the confiding public's dollars have been slipped from some treasure vault, and, Alas! the seriousness of the sin with its consequences at last dawns upon the perpetrator, but it is TOO LATE to retrieve.

Temptation, which is lurking everywhere, is one of the worst enemies to mankind, and one of the hardest things in the world to combat with. The tormentor of the conscience of a man of wrong doing will pursue him in the daylight and the darkness—in public or the lone hours of night, he cannot escape it, go where he will. TEMPTATION is a snare which, sooner or later, entraps the less cautious individual of a yielding disposition, and while it may not effectually be checked through fear of the law alone; still, the young man with LOVE of RIGHT in his heart will think of its fearful recompense, and not be easily led astray.

Success is not measured altogether by the number of dollars one may have succeeded in piling up—there is more to life than the fatal error of gathering and hoarding money. Many are the commendable virtues resultant of much good, to both employers and employed, but wherever and whatever you be—be honest with others and yourself—true to the principles of manhood and womanhood, and a continual round of happiness and success will crown YOU KING or QUEEN among men and women.

John T. Todd, Pres., The Registered Tracer System, Springfield, Ill., is putting out a unique booklet of especial design and contents in the interest of systematic saving on the part of school children. Public school superintendents will find it worth while looking into, while commercial teachers would doubtless find in this piece of advertising literature valuable information not only in advertising but in at least one method of handling school saving accounts with bankers. This pamphlet gives the school and teachers' side of the question, the banker's side of the question, the parent's side of the question and the pupil's side of the question.

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass., Thompson's Business School.

LITTLE STORIES OF BUSINESS LIFE

The Story of a Factory Girl.

Part II.

It was a Monday morning in June when Margaret Ogilvie entered upon her new duties as office girl, stenographer and bookkeeper for Richard Morgan, inventor and manufacturer of his own inventions. Margaret had all a Scotch girl's horror of dirt and disorder, for the Scotch are an orderly race, and dirt and they are deadly enemies, and her hair, simply combed back from her broad low forehead, almost rose erect on ends "like quills upon the fretful porcupine" at first sight of that office with its grimy windows and its sordid confusion. But her heart was stout, she was accustomed to the clutter of factory rooms and after she had once caught her breath in dismay, she settled down to business.

It was eight o'clock when she reached the office and there was nobody there. On her desk was a scrap of paper saying: "Gone to Springfield, will be back this afternoon. Look after the office. R. M." and Margaret proceeded to "look after the office." The first thing she did was to sweep the floor. She found an old broom in a closet of the office, got the sprinkling pot and sprinkled down the dusty floor and then removed about a peck of dirt. The windows were up, for it was a lovely June morning and the air bore the scent of springtime over the waters of the canal as the girl sang softly at her prosaic task. Then Margaret tackled that great square table of Morgan's piled a foot high with everything. She arranged the letters nicely in one pile. She put the blue-prints into another, the plans and specifications made a third, and so on, until out of all the "confusion worse confounded" she had created something like order. The pipes and tobacco and cigars formed a sort of central fortification around which were grouped the numerous piles made of the other material.

It was a task of no small magnitude and Margaret felt considerable pride in the improved appearance of the big square table. But Alack and Alas! and also Goodness to Gracious! When Richard Morgan, early in the afternoon came back from Springfield he very nearly had a stroke of apoplexy when he glanced at that table. His face was very red with anger at first but he was a gentle soul after all and would not have hurt the feelings of anybody knowingly, and he just gazed reproachfully at Margaret and said: "My dear girl, you have ruined my life! Your intentions were honorable. You know they say the hot place is paved with good intentions and you have certainly raised merry h— with my table. The way I left it I knew just where to find everything and now I have got to go and knock down these pretty piles you have made and mix everything up together again before I can find anything I want. Don't ever do it again. Rip everything else up the back in the office if you want to. Clean it and scour it and manicure it, put embroidery around the edges if you want to, but don't, for the love of Mike, touch my table. I know it looks a little cluttered but you see, Sis, I have got everything so I know just about where it is and you just leave me alone in my glory. Now I am not going to tell you what to do in here. Those bills on the spindle want to be paid when we get any money. When we don't have any money let the fellows we owe do the worrying. We will pay them sometime. There is money enough due me scattered over this country to pay these bills twice over and perhaps you can get some of that money in. I can't. I send them a bill when I get awful hard up and I guess they use that bill for cigar lighters. They don't pay much attention to it anyway. You will find in that ledger over there most of the folks that owe us. I suppose I forgot some of them but I always send them a bill for anything I sell, if I don't happen to forget it, which I sometimes do.

I have had two or three fellows come in here to help me out on that business. One of them stole $30.00 in the two weeks I kept him and the other one used to come in here so stewed that he didn't know what he was doing. Now, I am going to let you have full swing here. Anything you don't understand you come to me and if I understand, I will tell you and if I don't you will have to guess at it.

Margaret was a bit down-hearted at the ill result of her cleaning up of the big table but she went bravely to work on the dog-eared books and the big stack of bills on the spindle. These bills she arranged neatly in order by their dates and in the ledger she filed and indexed a long list of accounts scattered all over the United States for Mr. Morgan sold his goods direct from the factory to a great number of small dealers scattered here and there and everywhere. He gave credit with southern liberality. There was a good profit on the articles he was selling and if he could find the name of the place whence the order came in the Post Office directory he sent the goods and trusted to Providence to get the money for them.

MAKING OVER THE OFFICE.

The next morning at nine o'clock when Richard Morgan got down to his office he found Margaret Ogilvie washing windows. There were three or four windows in the big square corner room that constituted the office and private room of Mr. Richard Morgan, inventor and manufacturer. These windows were ornamented by frayed and discolored curtains also with a choice collection of spider's webs and were thickly incrusted with dirt. A bright electric light, 100 candle power, hung over the center of Morgan's big table, and he had been too absorbed in his invention to pay any attention to his surroundings.

Margaret had come down early that morning and with a pail of hot water and some sapolio she had tackled the inside of the windows and cleared them thoroughly of dirt and grime. She had brought down a big apron of check gingham which enveloped her neatly clad form and protected her skirt and shirt waist and now seated on the window sill outside she was prepared to swab down the first of the windows her rather precarious position, for the shop was on the fourth floor of the big factory building and a drop in the alley way would have marked *finis* to the career of Margaret Ogilve.

When Richard Morgan saw her position he made one long cat-like jump and grabbed her. "For the good Lord God's sake, girl what are you trying to do?" he ejaculated, as he yanked Margaret, swab and all, from the window sill back into the office. "Do you want to break your precious neck? Do you think I want to buy flowers for your funeral instead of paying you $8.00 a week and more too, if I can afford it!" said Mr. Richard Morgan, or do you think of joining a circus and going in for ground and lofty tumbling exploits? Good Lord! you pretty near turned my hair gray and made my heart jump out of my mouth!"

Margaret laughed and said, "There is not the least bit of danger. I have done it many a time for my mother at the house and I do like to have a window that you can look out of once in a while when you are not busy on the books."

"So you don't like the looks of these windows?" said Mr. Richard Morgan, "Well, I always thought that kind of smoked glass effect was rather neat and it seemed a mean trick to drive those honest, hard working spiders out of house and home, but "you're the doctor, and if you want the office shined up, up she shines, but you keep your hands out of the mess. We will get one of those dago window cleaners up here and have that job done up right and when you go up street for lunch you tell Perry to come down here and put you up some nice lace curtains."

"Indeed, I don't want lace curtains!" said Margaret Ogilvie, "and I can wash the windows myself but the office would look better if we had some good plain curtains and I am sure you would not miss that smoked glass effect after you got accustomed to seeing the sun light."

MAKING A BUSINESS PAY.

The first thing Margaret did was to make a firm, courageous and continuous attack all along the line to collect the money due Mr. Richard Morgan. I have always had a class in correspondence in my school. I have given particular attention in that class to letters of collection because the first position I ever happened to occupy I found just about such a condition as I am describing now. Hundreds of small bills scattered over the United States and Canada. Some of them years of age, others only a few months over-due. The amount so small that it would not pay to use legal means of collection and only a persuasive letter could be depended on.

Margaret Ogilvie had taken this course in correspondence and she came up to us one evening with two or three model letters she had prepared to send out to the customers of Mr. Richard Morgan. I made some slight suggestions and she went at it, sending a persuasive letter to each one of these customers and the result was what it always will be in cases of that kind. A large percentage of the debtors will pay up. And so it came to pass that gradually, indeed quite rapidly, the big pile of bills taken from the spindle began to diminish and more than that when one of the help came in and asked for money on account he almost always got what he asked for, and finally, along about Christmas, there came a glorious day when every one of the help walked up to the captain's office and got his full week's pay.

Mr. Richard Morgan dropped into the school one day and said, "I tell you suh, that little Scotty is a wonder. "She sure does have the goods" and I didn't make any mistake when I hired her but she does raise the very devil with some of my things down there. She went and sewed all the buttons on my coat and she's got lots of nerve too. She told me the other day I had ought to get my hair cut like they all do up north and not go around with hair like an Indian or the way they wore it down south before the wah."

Margaret had become pretty well acquainted with the eccentricities of Morgan by this time. She had found out that his sometimes violent outbursts of verbal rage, in which he consigned pretty much everybody of his acquaintance to a place much hotter than New England, were not really dangerous. At heart he was a gentle soul as well as a genius and while he pretended to scoff at her little niceties in fixing up the office and making it look civilized, he was not at all displeased. He pretended to be put out over the fact that the help got their pay Saturday night. "Why," said he, "Sis, it will be mighty lonesome, not having these fellows run in here after a dollar three or four times a week and I won't know what to do if they don't anybody come here and dun me to pay up bills."

Really he was delighted at her success in collecting a lot of small bills, he had supposed were hopeless and in bringing his affairs into a good financial condition in so short a space of time. When Christmas day came Margaret found at her home on Christmas morning a long box. It contained two pairs of fine silk stockings (the first Margaret ever owned and in the toe of each stocking was a bright shining five dollar gold piece. There was no card with the box. She knew well enough who was the sender but when she attempted to thank Mr. Morgan, he pretended to fly into a violent passion and declared by all the Gods of War that it was the most ridiculous thing he ever heard of for anybody to think that he would do such an absurd thing as that.

More than that he said he didn't believe in Christmas anyway, "Anybody must be a fool to give Christmas presents, it was a silly custom more honored in the breach than in the observance and nobody would ever catch him wasting his money on Christmas gifts." Margaret Ogilvie knew this was a lie, for every man in the shop who had a family had received a good turkey and those who hadn't had got a five dol-

lar bill. Besides she knew that a good deal of the money Mr. Richard Morgan drew for his private expenses went for half tons of coal and sacks of flour and things of that kind that were distributed among people at whose doors the wolf sometimes pawed ferociously.

A VISIT FROM MR. GILLIGAN AND J. B.

Margaret had been in the Morgan office two years before Mr. Daniel Gilligan made any attempt to interfere with her business. Mr. Gilligan as I have said before was slightly in awe of his stepdaughter and generally speaking gave her a wide berth. He worked occasionally and bluffed his wife into furnishing small sums of money when his funds ran low. This winter had been a hard one for Mr. Gilligan, and at the time he made his first visit to the office of Richard Morgan he was at a very low ebb financially. In fact, completely strapped, without even the price of a glass of beer. His throat was parched and his nerves were sadly racked and more than that he didn't dare go home, for, in an argument with a bartender in a saloon two or three days previous to his visit, Mr. Gilligan had cracked the bartender over the head with a quart bottle, opening a beautiful gash on that gentleman's cranium and the thirst alleviator had put the police on his track. He was in desperate straits and he finally decided to raid the office of Richard Morgan and get some money out of Margaret if possible. Fortunately Margaret had been sent up to the bank and was not present when Mr. Gilligan blustered into the office of Richard Morgan who was sitting at his big table studying on some plan of his invention. Gilligan was not quite *au fait* in his dress or personal appearance. His hair was unkempt, a three days' growth of beard cast a sinister shadow over his bloated face and his eyes were red and bloodshot and little sparks seemed to come and go in their somber depths, as he glared first at Margaret's empty desk and then at Richard Morgan.

"Where's that girl of mine?" said Mr. Gilligan in a hoarse throaty voice.

"What girl of yours?" said Mr. Morgan, in a tone suspiciously mild, as he turned his dark eyes on the bloodshot orbs of Mr. Gilligan.

"Margaret. She's my girl, and I'm her father and I'm entitled to her wages," said Mr. Gilligan pugnaciously, throwing out his chin and clenching his shaking fists, for Mr. Gilligan was decidedly on the ragged edge.

"Is your name Ogilvie?" said Mr. Morgan mildly, even more mildly than before.

"No! She's my step-daughter, but I have educated her and brought her up and boarded her and clothed her and she ain't twenty-one and I am entitled to her wages and I want some money this morning to pay the rent."

"It's curious," said Mr. Morgan, even more mildly than before, "that Margaret has never mentioned these benefits you have conferred upon her, and really do you think you could collect her wages?"

"Yes, the law says I could!" said Mr. Gilligan snappishly.

"Well, I don't believe you could from me," said Mr. Morgan, as mildly as ever. "You see, Gilligan, I know you pretty well and I know about how much you have done for Margaret Ogilvie and I don't want you to come around here expecting to get any of her wages from me, nor do I want you to come around here and bother her."

Mr. Gilligan fairly leaped in the air with rage.

"For two cents," said he, "I would clean out this office and you too!"

"Well," said Mr. Morgan, "that is not an exorbitant price. I could probably raise the money if the office needed cleaning out, but in your present condition I think the contract would be a large one for you to undertake."

"I can lick you any day!" said Mr. Gilligan, swinging his fist wildly in the air.

"Oh," said Mr. Morgan, "it wouldn't be much of a job to lick me, but in your present condition you couldn't lick a postage stamp. *Now, sit down!* I want to talk with you!" Mr. Morgan made one stride from his desk, caught Mr. Gilligan by the shoulders spun him once around and plumped him down into a chair so suddenly that it fairly shook the breath out of him, held him there for a second, and then resumed his seat saying: "I want to talk with you, and I want you to keep still and listen to what I say. You were once a good mechanic and a decent fellow, so they tell me, but you have been steadily going down hill. I have seen lots of men bigger than you and better than you try to drink up all the whiskey there was in New England and none of them succeeded. Now why don't you take a brace, cut out the red liquor, get back on your feet, go to work, get some clothes, and be a man. You can't meddle with that girl! She's worth a hundred of you, and I won't let you trouble her! If you come around here again in this kind of shape I will drop you out of a fourth story window and I'll drop you head first too. Don't fool yourself into thinking I can't do it. I could lick a regiment of such men as you. But you don't need to go to the devil. Pretty much every man out in my shop now that is making good pay has been right where you are. I picked them up and brought them in here one at a time, pretty shaky when they came. Some of them didn't stay, but all my working force here now, pretty much, are just that kind. Now, I'll give you a job if you want it and will try and do something yourself."

Mr. Gilligan buried his head on his arms and burst into maudlin hysterical tears. He was on the edge of D. T's, and his emotions were easily moved.

"I can't do it," he blubbered! "I'm all to pieces now! I will see things! I can see specks in the air now!"

Morgan noted the haggard yet bloated face the bloodshot sparkling eyes, the trembling hands and then he stepped to the telephone and rang for a taxi.

"You come with me, Gilligan," said he, "let me do something for you. Don't be a fool."

"I can't!" said the man, "the police are after me."

"Well what have you done?" said Morgan.

"Well I di in't do nothing, only cracked a bartender over the head with a bottle."

"Is he badly hurt?" said Morgan.

"No, he's out all right, but he has got it in for me and they'll send me up if they get me."

"Well they'll get you all right," said Morgan, "if you keep on this way and as likely as not it will be a job for the undertaker. You come with me. I'll fix you up."

"Where are you going to take me?" said Mr. Gilligan. "I am going to take you up to the House of Providence Hospital," said Morgan. "I am going to let them fix you and when you get fixed up you're coming to work in my shop."

"I don't believe they can do it," said Gilligan "I have got to have a drink anyway."

"Well you shall have the drink," said Morgan, and going to the cupboard, he poured a stiff glass of brandy from a bottle which was kept there for emergency cases or accident in the shop and handed it to Mr. Gilligan, who gulped down the fiery liquid.

"Sit down," said Morgan, till the taxi comes. I will fix matters with that bartender and we will go and see Dr. Sullivan before we go to the hospital."

There was a powerful magnetism in the Kentuckian and Mr. Gilligan, with all the fight out of him, responded to that magnetism as a drunkard sometimes will respond to a powerful human will. A few minut s later Morgan and Mr. Gilligan drove off in a taxi-cab. Morgan took him to the Doctor, an acquaintance whom he had found to thoroughly understand such cases. The Doctor made up a prescription, gave him a hypodermic and sent him to the House of Providence Hospital where Morgan engaged a room and told the Sisters and the Doctor in charge to give him every attention.

He said nothing to Margaret about the matter, but for a week he visited the House of Providence Hospital every day and then, on Monday morning, to the profound astonishment of Margaret Ogilvie Mr. Daniel Gilligan showed up for work in the machine shop of Richard Morgan, inventor. He was a pretty ricketty specimen of a workman His face had lost its bloated redness and was very pale and his hands still trembled. The foreman set him to work on some rough job that didn't call for any nicety of touch, and Richard Morgan made the man feel at home as he had the faculty of doing with men of Gilligan's class. He had easily fixed up the matter with the bartender who was not seriously hurt and so began a new life for Daniel Gilligan and family. An excellent worker, and a man of more than average ability; he had an occasional slight relapse, but on the whole was a steady workman from the first and today is one of the best paid and most profitable workman in the large machine shop of the Richard Morgan Company.

THE BEGINNING OF THE END

Seven years had elapsed since Margaret Ogilvie entered the office, of Morgan, the inventor. Great changes had taken place in those seven years. The machine shop was no longer in the dingy factory building, but occupied a model building on a piece of land purchased from the Land and Water Company. It was a fine shop full of the best of modern machinery where fifty men and boys with a few women were busily engaged in the manufacture of various patented novelties.

The office was one of the best in our busy city. It was a business office, not a woman's boudoir. The desks and filing cabinets, the typewriters, two of them now, and the various articles of furniture were of the best. And, 25 years of age, a beautiful womao, every inch of her, Margaret Ogilvie was the presiding business genius of the institution. It was her clear brain and fine mind that had brought order out of chaos.

The inventor had changed, too. His private room, just outside the office was as cluttered as ever. The same awful but orderly confusion characterized his big table, but his hair was cut, his cothes fitted him, and all the buttons were preseot and accounted for and Margaret Ogilvie made him go to breakfast, dinner and supper at regular hours. In fact, she had him fairly well trained, although occasionally he would lock himself up tight in his office and work 24 hours at a stretch, firmly refusing to answer knocks or calls of inquiry

THE GREAT INVENTION ARRIVED

Morgan had a big invention. It was a machine for knitting, automatically, full fashioned silk hosiery. Fashioned hosiery is that kind which fits the shape of the human leg and it is shaped by knitting rings of a lesser number of stitches from the calf to the ankle. You can do it with cotton or wool fairly well but silk is almost like wire when it is fed into the needles of the knitting machine, and for years Richard Morgan had been working on the invention, which if successful, would mean a large sum of money to the inventor, either outside or in royalties.

He had many visitors who were interested in his machine. It was already patented, and only needed development. They came from Paterson, New Jersey, where they make all kinds of silk from the narrow ribbon to the heavy *gros grain* that will stand alone. They came from New York and Boston and Philadelphia, and the owner of the great silk mills here was frequently in evidence and sometimes they brought women with them. The buyers in the silk departments of the great department stores and the wives and daughters of capitalists came along and Margaret with a tinge of jealousy noticed the admiring glances from these female visitors at the tall figure and fine face of Richard Morgan. There was a dash of old John Morgan, the raider, about this swarthy, athletic, quick motioned southerner, with his lustrous dark eyes and soft musical voice.

THE MISCHIEVOUS GOD, DAN CUPID

One day on the street Margaret saw, with a sinking heart, Mr. Richard Morgan, in the $7,000 Packard of Joseph Spinner the millionaire silk man, and beside him talking animatedly was a richly dressed, much jewelled young woman. Margaret Ogilvie reproached herself bitterly for that sinking heart, for those jealous thoughts that embittered her mind. "You little fool," she said, "what is it to you, you are nothing but an ex-factory girl and his stenographer. He don't think of you a tenth part as much as he does of that machine, which will mean a fortune to him and put him in the same class as those people who come to see him. You just 'tend to your work, he is paying you good money and it is none of your business who comes to

see him, or who he goes to see." All of which was excellent common sense. But common sense is not a twin with the little winged god who sends his arrows flying into the air without much regard to where they hit, and one of those wanton arrows had certainly hit the stout heart of Margaret Ogilvie.

Her pay was excellent: $1,500 a year was not too much for Mr. Richard Morgan to hand over to his most efficient girl manager, and she earned it and more, too. She had never had to ask for an increase of pay. Morgan was generosity itself, but he never appeared to notice the girl, and except for an occasional gift of family theatre tickets or a box of candy, she might have been an utter stranger for all the attention he paid to her.

AN ECCENTRIC PROPOSAL

You have probably gathered by this time that Mr. Richard Morgan was eccentric and did many queer stunts but the queerest of all things done by that odd Southerner was the method in which he proposed for a wife. He came into the office late one afternoon with his right arm done up in a sling, and when Margaret Ogilvie asked him what was the matter, he answered that he slipped on the ice and badly sprained his wrist and that it was mighty inconvenient, too, because he had a most important letter to write. "But you can dictate the letter to me," said Margaret Ogilvie, who knew very well that Mr. Richard Morgan never under any circumstances wrote a letter if he could possibly help it. "Yes, I know," said he, "but you see this is a particular kind of a letter and I ought to write it myself. It is to a woman and I am afraid she will not like it if I dictate it, but it is a case that has got to be attended to right away. If I don't attend to it right now it may be too late. So I am going to dictate the letter to you all but the woman's name. I guess I can manage to fill in that and we can explain in the letter why I did not write it myself."

When Richard Morgan mentioned a woman, Margaret Ogilvie's face turned very white and it grew whiter and whiter and her lips set tight and her heart grew heavy as lead as Mr. Richard Morgan dictated this extraordinary letter.

Holyoke, Mass., Feb. 20. 1911.

My dear girl :—

You will think it strange to get a letter of any kind from me, stranger yet to get a love letter, and strangest of all to get it typewritten, but you see I've burt my arm so I can't write and I'm pounding this out with my left hand on a machine (a lie you see, but in love and war lies are said to be fair). I guess you know well enough that I have loved you for a long time, but I wasn't going to say anything about it till I saw how my invention came out, but I don't dare wait any longer. Some other fellow may get ahead of me. And I have an offer of $50,000 cash for the patent of my machine so you won't have to take in washing if you decide to be my boss.

I know I'm not very well broken to harness but if you conclude to become my life partner you will find me

Yours till death.

It seemed as if many hours elapsed from the beginning to the end of that amazing letter, A letter which quite vanquished any faint hopes Margaret Ogilvie may have cherished. Mr. Richard Morgan glanced over the letter and with a hasty "Thank you," took it vanished into his private office where he made an astonishly quick recovery from a sprained wrist for he threw the sling into the corner filled in a name, signed the letter, folded it into an envelope addressed it and ringing up a boy sent him to the P. O. with the letter bearing a S. D. stamp. You see Mr. Morgan was deceptive as well as something of a liar, but as I said before you can do most anything in love and war and not violate the rules of the game.

Margaret Ogilvie went home that night with a head that dropped in spite of her brave efforts to keep up her courage. She sat down at the supper table with very little appetite and was idly toying with a teaspoon when there came a sharp ring of the door bell. "A boy from the postoffice with a special delivery letter for you Meg," said John Gilligan, the high school boy. "From whom can it be," said Margaret, as she went to the door and receipted for the letter which she held irresolutely in trembling hands. "Open it and see," said John with the dazzling intelligence of a high school boy. Hastily Margaret tore open the envelope, which looked strangely familiar and in her hands she unfolded the extraordinary letter she had taken from the dictation of Mr. Richard Morgan that very afternoon and her own name was on the first line.

All this took place two years ago. Mr. Richard Morgan and his wife drove past me in a fine Cadillac motor yesterday afternoon. It spattered mud and water on my new $10 suit of "all wool" clothes but they were so absorbed in a ridiculously bundled up mite of humanity she that was Margaret Ogilvie held in her arms, that they didn't see me at all.

I suppose they think it the most extraordinary baby in all the world but all babies look alike to me, especially when their parents spatter mud on my rich and costly raiment. Lots of prosperous young business men in Holyoke have married their stenographers and showed good sense in doing it.

A LESSON IN PLAIN WRITING

Have you ever attended a successful meeting of a convention, lodge, or any other business or social enterprise which had not been previously planned by some person?

If the above named is impossible (and I think you will agree with me that it is) we must not expect the grade teacher to give a successful Writing Lesson without the aid of a Lesson Plan.

It is to encourage the universal use of a Lesson Plan in Writing, as well as in other subjects, that this article is published.

The teacher who uses a Lesson Plan accomplishes more in a given time than otherwise because she is able to eliminate non-essentials.

Permit me to reproduce a lesson I saw some time ago which had been carefully planned before hand.

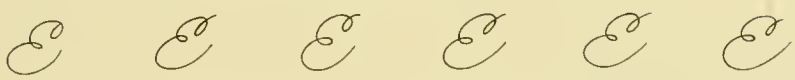
This copy was placed upon the board by the teacher while the pupils watched.

The pupils tried it while the teacher counted, watched position, etc.

This exercise was then placed before the pupils.

Again the teacher helped those who needed it most, counted, etc.

The pupils then watched the teacher write this copy.



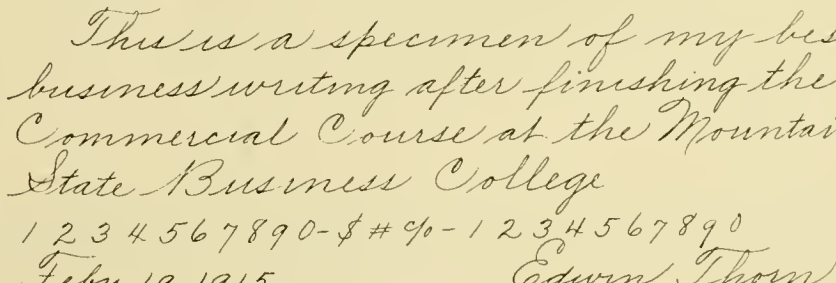
The pupils had not worked long on this when the teacher said Stop! and made these two letters upon the board.

She asked how many had letters like the first and how many made the mistake shown in the second. They tried again until the teacher gave them this word to write.

They wrote this word well but the time went fast and I was obliged to visit the next room.

The figures opposite the cuts indicate the number of minutes spent on each exercise.

R. B. MOORE with Z. & B.



By Edwin Thorn, Pupil, Mountain State Business College, Parkersburg, W. Va., Don E. Wiseman, Penman.

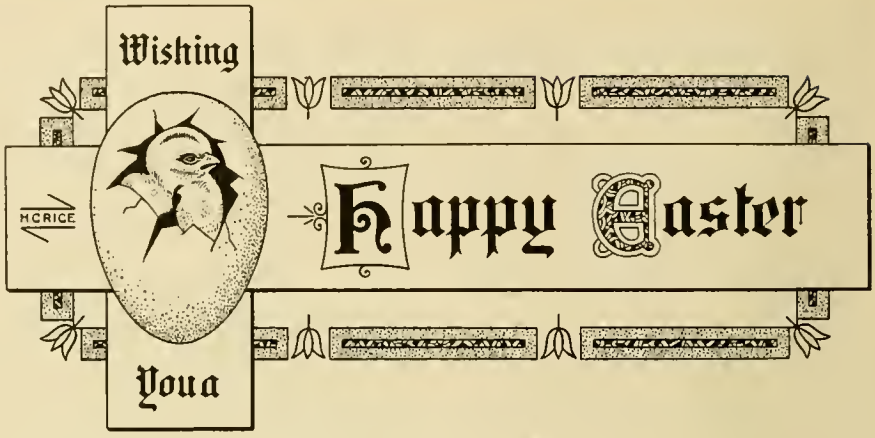
The Missouli, Mont., Business College Journal is well edited and printed and gives one a good impression nf the schools.

A good list of subscriptions is hereby acknowledged from L. G. Holcome, Kankakee, Ill., principal of the commercial department, Brown's Business College. This is one in the the chain of G. W. Brown's schools.

L. S. Okimoto, Idaho Falls, Idaho, is doing very nice work in ornamental penmanship, being a follower of THE BUSINESS EDUCATOR. We recently received a specimen from him, showing much skill.

A half dozen handsome post card photos show a well filled, suitably furnished, practically equipped commercial school under the direction of D. L. Hunt's Business College, Eau Claire, Wis. Mr. Hunt was a student many years ago of the Business Manager of the B. E.

Just a line to let you know that little Harry L. has come to stay with us. Born Sunday, Mar. 7.
H. L. DARNER.



By H. C. Rice, Boston, Mass.

R. Guillard, Albany, N. Y.

SUMMER SCHOOL FOR COMMERCIAL TEACHERS!

Though one of the largest training schools in this country, it receives annually twice as many calls for commercial teachers as it can supply. Get its new literature.

Bowling Green Business University
INC.
Bowling Green, Ky.

NEAR MAMMOTH CAVE

Don Everett Wiseman whose wholesome countenance is shown herewith, was born October 18, 1883, in Gallia County, Ohio, where he grew up on a farm and attended country school until sixteen years of age, when he was granted a teachers' certificate and taught for four years. During his summer vacations he attended the Mountain State Business College, of Parkersburg, W. Va., and Ohio University at Athens, Ohio. In 1904 he began teaching in the former institution, in which he is still engaged at the head of the Commercial Department.

He is well qualified in all commercial subjects, but is especially strong in arithmetic. He is also an all-round penman, executing with equal facility business and ornamental penmanship and engrossing.

He was happily married in 1905 to Miss Clara Moran, and is the proud father of a very fine daughter, Catherine, now eight years of age.

The years 1907 and 1908 were spent with the Rider-Moore & Stewart Schools, Trenton, New Jersey, and the Sharon, Pennsylvania, Commercial School, returning to his present position.

Mr. Wiseman is a big man physically, mentally, and socially, and possesses a most likeable personality, radiating alike sunshine, enthusiasm, earnestness and high ideals.

A good list of subscriptions has been received from the Tobin College, Ft. Dodge, Iowa, C. N. Harer, instructor. Judging from the lists which we are receiving from time to time, this school is giving penmanship the attention which it deserves.

Specimens from the 6th, 7th, and 8th, grades of the Ashland, Ohio, public schools, sent in by Mr. C. E. Blue, clearly indicate that he is successful in instructing and enthusing his teachers and pupils, as the specimens show a splendid combination of form and movement.

Miss Finis B. Grant, of Buckland, Conn., teaches penmanship two days a week in Hartford, two days in Milford, as well as in a private school in Middletown. Specimens from the fifth grade class indicate the splendid work on the part of Miss Grant and the pupils. Miss Grant is an experienced grade teacher but has specialized in penmanship with successful results.

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In selling my Printed Calling Cards.
A grand outfit to take orders for a stamp.
I have over 300 styles of cards for card writers.
Write for either Card Outfit or Card Manual.
W. McBEE, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

CLUBS RECEIVED

The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them :

Rev. E. J. Weckert, Lacey, Wash., St. Martin's College; C. E. Lewis, Union City, Mich.; Ruby A. Craft, Marion, Kans.; C. D. Abbey, Jamestown, N. Y., Business College; E. H. Goit, Niagara Falls N. Y., Business Institute; R. F. Patton, Larium, Mich., Com'l School; R. J. Blair, Stambaugh, Mich.; A. D. Shimek, Wheeling, W. Va., Elliott Com'l School; A. J. Lynn, Bloomington, Ind., High School; S. O. Smith, Hartford, Conn, Hunsioger's Business College; J. C. Cutshaw, Massillon, Ohio, Yokum's Business College; L. C. Lanning, Cleveland, Ohio, Business University; R. C. Scholz, Newark, N. J., Drake College; Felix Arce Lugo, San German, Porto Rico; I. J. Kloster, Winfield, Kans., St. John's College; Geo. Leonard, Ft Morgan, Colo.; R. M. Connor, Sioux City, Iowa, High School; J. W. Wells, Belding, Michigan, Public Schools; W. B. Mahaffey, Wilmington, Del., Goldey College; Flora Van Antwerp, Scott City, Kans.; J. Lee Owens, Pittsburgh, Pa., Iron City College; C. O. Colvin, Denver, Colo., The Central Business College; J. L. Hayward, Somerville, Mass.; Nina P. Hudson, Orange, N. J., Le Master Institute; E. W. Doak, Escanaby, Mich., High School; R. E. Wiatt, Los Angeles, Calif., Lincoln High School; R. E. Wilson, Alliance, Ohio, Salem Bus. College; D. W. Hoff, Meadville, Pa., Com'l College; L. E. Smart, Garden City, Kans., High School; C. R. Neher, Kenosha, Wis., Kenosha Business College; H. A. Pipkin, McGregor, Texas; E. L. Carter, Loudonville, Ohio; O. F. Ursenbach, Raymond, Alta, Canada; Orville Hughes, Charlotte, N. C., High School; J. E. McDonald, San Antonio, Texas, Draughon's Business College; Sarah B. Gottshall, Boyertown, Pa.; Wilkes-Barre Business College, Wilkes-Barre, Pa.; Delf J. Gaines, Birmingham, Ala., Massey Business College; D. C. Beighy, Pittsburgh, Pa., Duff's College; E. H. McGhee, Trenton, N J., Rider-Moore & Stewart School; Loonie L. Statler, Benwood, W. Va., Union High School; R. Haubrich, Milwaukee, Wis., Spencerian Bus. College.

Mr. J. H. Fries, whose portrait appears herewith, is past the quarter century mark in years, and is a product of southern Pennsylvania and northern Maryland. He graduated from the schools in Franklin County, Pa., and in the General Academic course of Blue Ridge College, New Windsor, Md. He then completed a Commercial course in Cambria Business College, Johnstown, Pa., following which he attended the Zanerian College of Penmanship.

From 1907 to 1911 he taught in the rural schools of his native county and then taught Mathematics, Physics, and General History in the South Fork Pa., High School. For the past two years he has been teaching Penmanship and Bookkeeping in the Worcester, Mass., Business Institute.

Mr. Fries is a young man of splendid personality, a member of the Church of the Brethren, and a successful teacher

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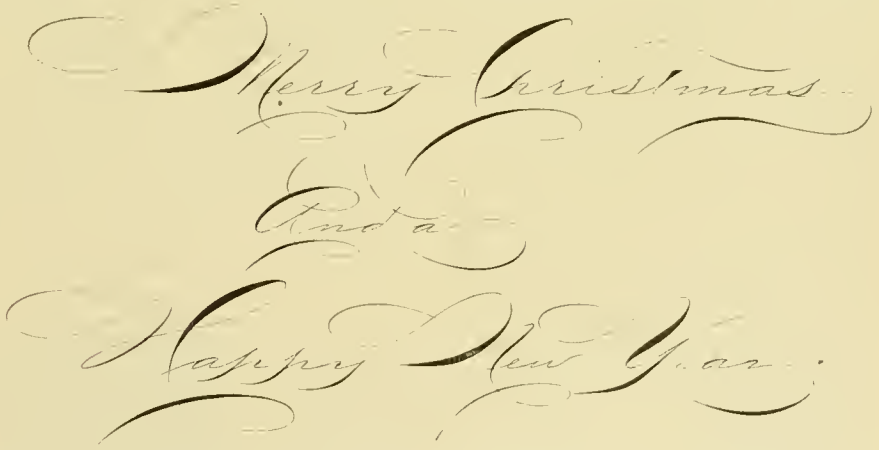
THE MISSION OF A CARD

is to represent the one who presents it in a favorable manner. It should by its *neatness* engage attention, and it cannot be neat unless properly protected by a suitable card case. I can supply *just the card case you need*—made of the finest leather, stylish and serviceable—will last a life-time! Sent POSTPAID for 85c. It's a Real $1.25 Value—many stores charge $1.50. Order one today, *if not satisfied your money back for the asking!* Send $1.00 and I will include one dozen of my finest hand-written visiting cards. If you don't know the quality of my cards send 20c for sample dozen. A. P. MEUB, 223 S. Sycamore St., SANTA ANA, CALIF.



By I. Z. Hackman, Elizabethtown, Pa.

EXCELLENT COMMERCIAL COLLEGE FOR SALE

Good, small Ohio Commercial College. Good equipment. In operation thirteen years. Every graduate in last eight years placed. Nine graduates holding government positions at present. Terms very reasonable. Splendid opportunity for two young men just out of college. Greater profit than any commercial or teaching position. Address **QUALITY, care Business Educator, Columbus, Ohio.**

John R. Bayley was born June 6, 1872, on a farm near Tonica, Illinois. After having finished the grade school work in the country, he attended the Tonica High School. At this time, his sister was attending the Northern Illinois Normal School, at Dixon, Illinois. She was pleased with the work being done, and urged her brother to enroll in the Normal as soon as his High School work was finished, but John R. was not deeply interested until one day a letter came, addressed in the most beautiful handwriting he had ever seen. It was the handwriting of C. N. Crandle who had charge of the Pen Art room of of the N. I. N. S. That handwriting decided the matter and his sister's brother finished the Pen Art course of the above named school, April 30, 1891. There wasn't a prouder boy in LaSalle county than J. R. when he went home to his mother with a real, "handmade" diploma.

But there was no time to waste; while he had this beautiful diploma and was a "finished penman," the fact that he had only $1.20 in cash stared him squarely in the face. So writing classes were organized through the country and in the villages of that section and "Prof. Bayley," as he was then tagged, began his career as a teacher of the "new" (muscular movement) method of writing. This was a valuable experience for in the fall of 1895 he was given a position in the Muscatine, Iowa, Business College, and in September of the following year, began his public school work as a teacher in the High School, and supervisor of penmanship in the grades, of the Marion, Iowa, Public Schools.

The work in Marion was so successful that the Cedar Rapids, Iowa, people not wishing to be outdone in public school writing by their smaller sister city, invited Mr. Bayley to take up his abode among them which he did in September, 1901. After having taught a year in Cedar Rapids on a salary which amounted to almost a "living wage", and an "increase" of the magnificent sum of $135, for the following year, the supervisor of penmanship became frightened at the prospect of having more money than he could spend, so went back to the "old town," Tonica, for help. After much argument and many promises, the desired assistance was procured, in the person of Miss Lillian I. Hamer, the wedding taking place on the evening of August 27, 1902. Since that time, the world has been more eager to lend a helping hand in the matter of distributing any surplus which might be left from the exhorbitant salaries received.

Mr. Bayley left his work in Cedar Rapids in the fall of 1906 to accept a similar position in the Minneapolis Public Schools, which position he now holds.

Since going to Minneapolis, Mr. Bayley has brought the penmanship in the schools of that city to the forefront in America. Through the First National Bank of Minneapolis, he secured an annual donation of some $200.00 for prizes which are given annually to schools and pupils presenting the best work. The interest and enthusiasm thus created are so strong at times that he finds it necessary to discourage rather than encourage practicing outside of school hours. In a contest between a baker's dozen of cities held a couple of years ago, Minneapolis came out first. He is strong on contests, believing they are the best means of arousing interest and enthusiasm, and as a consequence, contests are on between buildings of his own city, and between schools in each building almost all the time.

To bring the writing of a city as large as Minneapolis to the forefront, as Mr. Bayley has, deserves high praise and congratulations.

We recently received a package of artistically decorated cards, executed in good style, from Mr. E. H. McGhee, of the Rider-Moore & Stewart School of Finance, Accounts, Banking, Shorthand and Secretarial Training, Trenton, N. J.

A. S. Miller, an admirer of penmanship and a follower of THE BUSINESS EDUCATOR sent us some of his efforts in business and ornamental penmanship. The specimens are quite remarkable, considering the fact that Mr. Miller is so crippled that he must hold the pen with both hands.

Much interest is being manifested in penmanship at Bloom Township School, Chicago Heights, Ill. A large list of subscriptions has been received from Viola Spencer, teacher.

From Mr. E. E. Admire, of Cleveland, Ohio, we recently learned of the death, of W. W. Bennett, of Milwaukee, about January 10th. Mr. Bennett was one of the fine penmen of America twenty-five and thirty years ago. For the past twenty years he has been connected with business colleges in Michigan and Wisconsin, and is little known among penmen today. L. Madarasz, A. W. Dakin, W. W. Bennett, were contemporary penmen in the eighties, Mr. Dakin, of Syracuse, New York, being the only one surviving of the trio. Each had his favorites and each possessed a charm somewhat different than the rest. Our columns last year contained a news item concerning the phenomenal ability of Mr. Bennett's daughter having been discovered and developed by a music teacher of Milwaukee. It is therefore not unlikely that Mr. Bennett's talents have been inherited in the line of music instead of in the line of penmanship or painting, by his daughter.

PREPARE FOR FINALS

"The Pocket Journalizer" is a Dictionary of Bookkeeping Entries.

Contains all entries used in business, a specimen month of entries, special rules for each kind of accounts. Affords both bookkeeping, arithmetic and other commercial information. Answers to all entries are supplied with order. Also contains tables, statistics, specimen letters and business papers, etc. Acts as an authoritive guide for teachers, pupils, and office employees.

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CENTRAL, care Business Educator, Columbus, Ohio

FOR SALE

A well established business college in city of about 14,000. No competition. Good reason for selling. A bargain. If preferred, will sell half interest to competent man who could take charge.

ADDRESS L

Care Business Educator COLUMBUS, O.

FOR SALE

A thoroughly organized and fully equipped School in the midst of a large population—A Bargain if taken soon.

Family interests at stake.

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Care Business Educator COLUMBUS, O.

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of bookkeeping, penmanship, Stenotypy, etc., wants to connect himself with some first-class school. Can begin work now, but prefer to begin about Sept. 1.

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A Business College in a locality where a school backed by reasonable capital and a first-class course of instruction and plenty of enterprise, could hold its own.

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recommends teachers and has filled hundreds of high grade positions (up to $5,000) with excellent teachers. Est. 1889. No charge to employers, none for registration. If you need a teacher for any desirable place or know where a teacher may be wanted, address, H. S. KELLOGG, 31 Union Sqnare, New York.

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Western Positions For Commercial Teachers.

In Public Schools, Private Schools, Normal Schools, and Colleges. As Publishers of the annual "Rocky Mountain Teachers' Agency School Directories," of sixteen Western States, we are in touch with nearly all the schools throughout the entire West. ***WRITE US TODAY*** for Free Booklet showing how we place our teachers. Wm. Ruffer, Manager.

The Largest Teachers' Agency in the Rocky Mountain Region.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools, and business colleges.
WM. O. PRATT, MANAGER

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Qualified and Experienced teachers for
Western High Schools Should Register Now
Free registration to graduates. Write today.
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Bargains, money makers, just what you want. If you desire a paying proposition, write us state location. The schools we offer are making money every month in the year.
School proprietors desiring to sell, should communicate with us.
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Attractive proposition.
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The leading Agency for the entire WEST and ALASKA. Now is the best time to enroll for 1915-16 vacancies. Write immediately for free circular.
BOISE, IDAHO

TEN EXCELLENT POSITIONS IN ONE DAY!

The above is one day's record of vacancies recently reported to this agency. We have splendid high school openings in a dozen large cities and a fine list in the smaller towns.
Several good business colleges have asked us to recommend for immediate employment and many others for September engagements.

CONTINENTAL TEACHERS' AGENCY, Inc.
FREE REGISTRATION. BOWLING GREEN, KY.

This is written March 1st. Besides filling some smaller positions, we have sent men, since January 1, to the East High School, Des Moines; the Cass Technical School, Detroit; the Washington High School, Milwaukee; and the West Hoboken, N. J. High School. At even this early date more than a score of other first-class places have all but closed with our candidates for next fall. It is commonly recognized that ours is the only agency that really does specialize in placing commercial teachers. We place no others. Our influence in this field is proportionate to our concentrated efforts. **"No position no pay"** is our motto.

EARLY BIRDS

THE NATIONAL COMMERCIAL TEACHERS' AGENCY
(A SPECIALTY BY A SPECIALIST)
E. E. Gaylord, Manager Prospect Hill, Beverly, Mass.

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Western High School

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Shorthand and business specialist for State University, $1800. Commercial director and penmanship supervisor for large city at top salary. Other positions in public and private schools suitable for those who can command moderate as well as the highest salaries. Vacancies filled everywhere. No advance fee. Write us today.

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Manager Webster Groves, St. Louis, Mo.

Mr. Arthur J. Becker, whose portrait appears above, was born and raised near Sterling, Ill. After working through the country schools and high school at Sterling, he taught public school for two years. From 1904 to 1906 he was a student and then a teacher in the National Business College of Quincy, Illinois, where he met Messrs. John F. Siple, now at Cincinnati, and T. Courtney, of Pocatello, Idaho, and to these men he owes his success in penmanship. It is said that he used to practice the "Dry" movement exercises while waiting for lunch at the lunch counter, and became known as "The Lunch Counter Penman."

From 1907 to 1909 he was with the Sterling, Illinois, National Bank, and therefore became acquainted with the banking business in all departments.

From 1910 to 1912 he had charge of the Commercial Department in the Y. M. C. A. in Denver, Colorado, where he became acquainted with the Supervisor of writing, Mr. J. E. Huchingson, and through his influence he received the position he now occupies as principal of of the Commercial Department in High School and Supervisor of Writing in the grades of Chattanooga, Tennessee.

Mr. Becker is a young man of unusual enthusiasm, and of a likable personality, and whose past experiences have been such as to touch life at enough angles to make it interesting and valuable as a foundation for future achievements. He is a good penman and a still better teacher of the subject, and a good clean fellow generally.

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I will write your name on one dozen **CARDS** for 15 cents.
I will give free a pack of samples and send terms to agents with each order.

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COMIC JOKER CARDS About 25 different kinds. Many new. 100 postpaid, 25c: Less for more. Ink, Glossy Black or Very Best White, 15c, per bottle. 1 Oblique Pen Holder, 10c. Gillott's No. 1 Pens, 10c. per doz Lessons in Card Writing. Circular for stamp

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KNOWLEDGE

In teaching practical writing means ability to present to the individual student a course best suited to his needs.

The knowledge gained through twenty years experience is expressed in every lesson, every criticism and every course sent from the Courtney School. And every course, every lesson conforms to the supremely high standard which has earned for Mr. Courtney the endorsements of the press and the profession and the reputation as America's Finest Penman.

Illustrated Journal Free.

FRANCIS R COURTNEY
Box G 492. Detroit, Mich.

This is a photograph of one of the commercial rooms of the Chatlanooga, Tenn., High School, Mr. A. J. Becker, Principal. Upon the walls are seen BUSINESS EDUCATOR Certificates and specimens of penmanship which have been awarded to successful pupils. Mr. Becker is truly a live wire, and as a consequence he is getting results not only in his own department but through supervision throughout the graded schools of that progressive city.

Ornamental Penmanship

BY

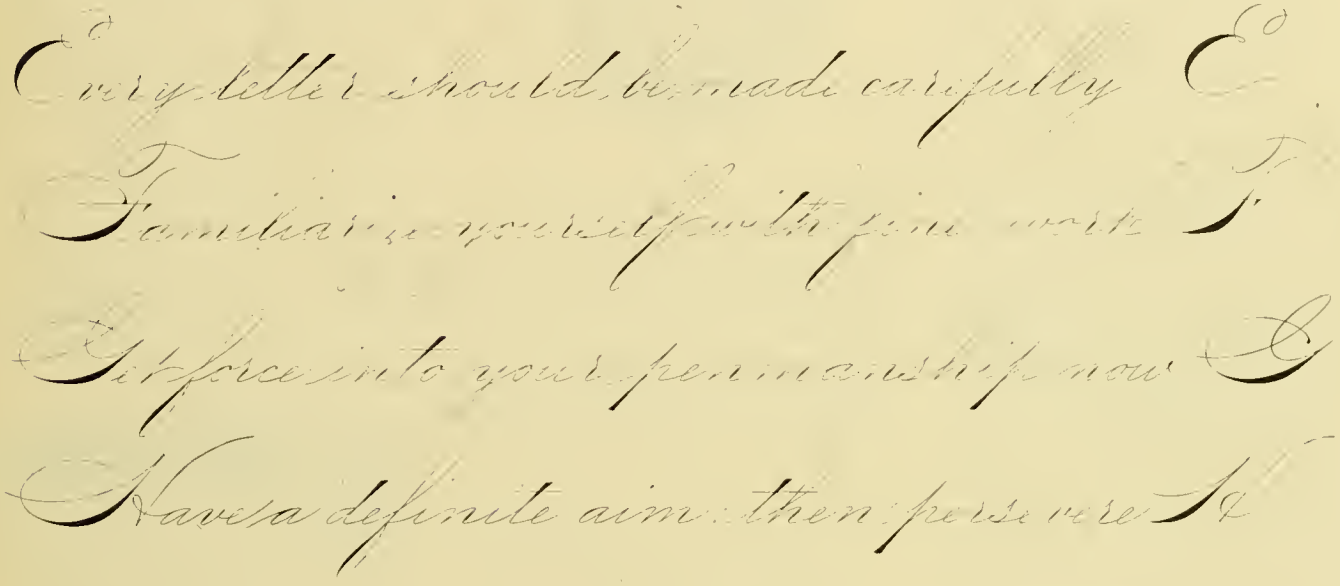
E. A. LUPFER.
Columbus, O., Zanerian College.

Send specimens with return postage for free criticism.

If you have not studied and practiced the preceding lessons, do so. You can get the back numbers if you do not have them.

You should thoroughly master these plain standard styles if you ever expect to become a fine penman. The few men, past and present, who reached the highest degree of skill, first mastered an exact style as best they could. Year after year they gained a little until finally they became exceptionally skillful, which the average penman, who practiced only a short time, thought remarkable. Invariably these "top notches" did not try to develop an individual hand until they had mastered the standard style. While their finest work contained individuality, it was not far from the standard, and was a style which any student of penmanship could well afford to imitate to a certain extent. In other words, they did not go to the extreme in individuality.

If they had not mastered the standard style before developing their individual style, they would not have known good writing possessing individuality from "chicken tracks". You know some fellows call "chicken tracks" individuality, and I suppose they have a right to; but who wants to follow a "rooster?"



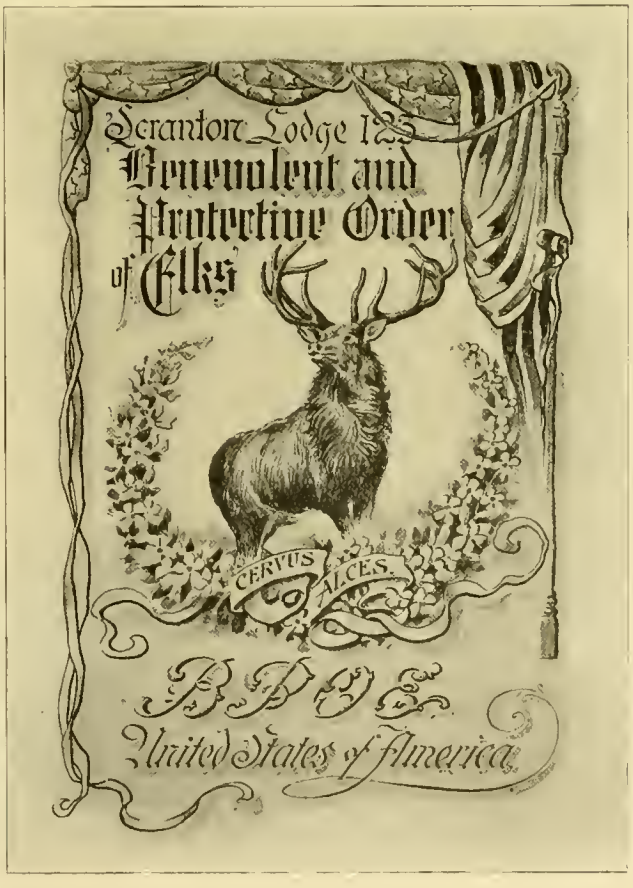
TITLE PAGE FOR ENGROSSING ALBUM

Herewith is presented an effective design for title page for engrossed album made in color, a great deal of the said color however disappears in the process of photo-engraving.

The idea presented in this page design is appropriateness of arrangement to the subject matter of the resolutions.

The drawing while handled rather roughly in the finish, must be first carefully laid out in pencil. The more care exercised in the pencil lay out the better the result will be in the finished drawing. The student will note that the Elk's organization is distinctively American and its membership confined solely to citizens of the United States. This accounts for the presence of the stars and stripes in the design. The flag is rendered in natural colors. Prussian blue in varying shades will do very well for the starry field and the white paper for the stars. Varying shades of crimson lake will answer for the stripes. The cord and tassel of the flag is in yellow. The elk is a combination of pen and brush and the background is in purple. The floral wreath is also rendered in natural color, blues and green. The streamer effect on the left hand side of the border design is made up of a red and blue streamer crossing and recrossing each other down the page.

—P. W. COSTELLO.



A PLEA FOR ARTISTIC PENMANSHIP.

By W. E. Dennis, Brooklyn, N. Y.

All kinds of art work should be encouraged, not excepting even ornamental penmanship, which can be made as truly artistic as anything else. Ornamental penmanship received its first setback from the business colleges, and no doubt rightfully so, because it has nothing to do with business education. But while the business colleges cut out everything in the penmanship line, except good rapid business writing, the artistic side of penmanship should have its place and its place seems to be in a studio of some kind,—not in any way to be mixed up with the curriculum for business training. It would be a cheerless world if everything were eliminated except pure business, therefore everyone possessing talent and taste for artistic work should be allowed to pursue the bent of his mind unmolested, so long as he keeps within bounds and does not introduce his pet hobby where it is entirely out of place.

Forty years or so ago, the penmen were supposed to astonish the public and draw attention to the schools by executing all kinds of wonderfully constructed birds, spread eagles, etc., together with ornamental lettering and bold effective artistic writing, such as no person would do when be got right down to business. Gradually the business colleges and business men, who looked favorably upon business training, began to ask what in all the world all this dazzling display had to do with *business education*, and so this peculiar branch of work had to take a back seat. But it was not after all entirely nonsense as many imagined. It was simply in the wrong place.

There is, without doubt, a growing demand for artistic work in its broadest sense, including high grade penmanship, artistic lettering, scroll work and about every kind of elaborate penwork. Consequently the penman or engrossing artist finds himself called upon to execute, in the highest degree of skill, a great variety, even off-hand flourishing sometimes, as an embellishment to his designs.

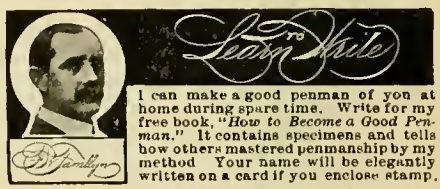
Not many years ago the art of illuminating was in this country, almost unknown, but much progress has been made of late years at re-establishing this very old and beautiful art that it is now sought by many who have resolutions, etc., to be engrossed in a style full of dignity and artistic merit. The word "Engrossing" which originally meant simply writing a coarse hand has finally come to have considerable weight, and some have added the word "Art" (art engrossing) to give it a broader meaning. Taking it in its full dimensions *Art Engrossing* includes designing, drawing, antique scroll work, illuminating, high class lettering of all kinds, and last but not least, artistic penmanship, such as an album page of engravers script, or the elegant Spencerian, executed so as to produce an effect equal to the best copper plate. Also off-hand flourishing finds its place where certain kinds of lettering require extra embellishment to give a pleasing effect to a piece of "engrossing."

All kinds of prices are paid for general penwork summed up in the word engrossing, sometimes hundreds and even a thousand dollars are paid for a single piece of this particular line of work. Here then is where the highest skill of the "penman" belongs—not in the institution devoted to training youth for mercantile pursuits. They are as far apart as the North Pole and the South Pole and have no relations with each other whatever.

There are many young people, working hard to develop the highest skill possible in ornate penmanship and who have decided taste for this line of work. Of course such high grade skill will be of no account, financially, unless used in the right place. That place is widening every year and keeping pace with the development of other things in the commercial and artistic avenues of life, and it is only reasonable to believe that anyone who qualifies himself thoroughly for this line of work and mixes a little common sense and perseverance with his art will eventually find congenial and lucrative employment.

The term "Crank" has sometimes very appropriately been applied to *penmen*, just as it has to others who have a sort of mania for some particular thing. Inventors are often called cranks. Poets are cranks and artists are cranks in the eyes of a great many. But perhaps the *real crank* is the one who tries to force his work in where it doesn't belong. A merchant may well call his bookkeeper a crank if the bookkeeper insists on decorating the pages of his ledger with flourished birds, beasts and crazy feats of fantastic penmanship when the only thing required is neatness, accuracy and legibility.

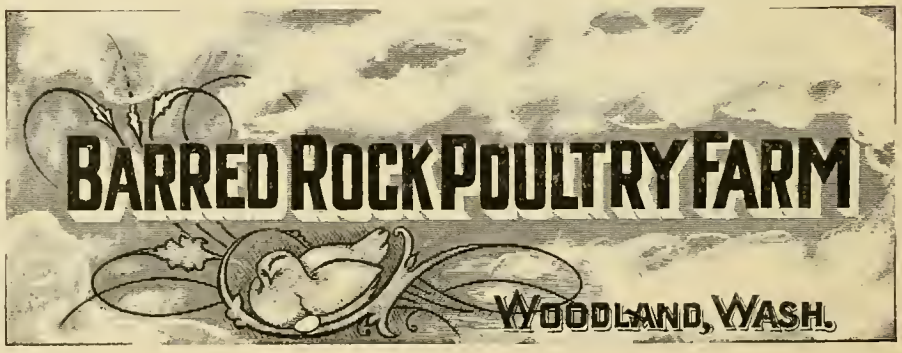
Let everyone follow up his hobby for artistic penmanship in a practical way, and acquire as great a range of skill as possible and no doubt he will find a place where such work is in demand. Excellence is generally rewarded.



Lincoln said:

"I will study and get ready and maybe my chance will come."

By C. E. Sorber, Alderson, Pa.



Rossboard pen and knife work by M. A. Albin, Eugene, Oregon.

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Will write your name on

1 Doz. Cards (all different)	20c
Ornate letter	50c
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1 " " Combination	25c
1 Business Letter	25c
1 Set Business Caps	10c
1 Blanchard Flourish	25c
Scrap Book Specimen	25c
	$2.05
All for	$1.50

E. S. LAWYER

519 Germania Bldg. Los Angeles, Cal.

H. A. Don, whose portrait appears above, was born in Caro, Mich., August 7, 1880; of German and Scotch parentage. He was reared in the country where he completed his common school education, which was supplemented later on with a commercial course in the Cleary Business College, of Ypsilanti, Mich. It was there he came under the inspiration of Mr. C. W. Fulton, an enthusiastic teacher of penmanship and through whom he was influenced to attend the Zanerian after completing his commercial course. After attending the Zanerian, he began work in the Laurium, Mich., Commercial College. While teaching in the institution, the entire teaching force, including the Superintendent, of the public schools, of Calumet, Mich., took special instructions in penmanship after schools hours of Mr. Don, following which he was employed by the school board to supervise writing in their schools half time only, the other half time being devoted to the commercial school. After six years of successful work in Laurium and Calumet, he resigned to accept the supervision of writing in the ElPaso, Texas, public schools, which position he now holds.

While teaching in Calumet he was so successful with the "arm movement" that after two years of courtship he married one of the teachers—Miss Coral Richards, who has been an inspiration to him in his work.

Mr. Don is a young man of pleasing personality who has won and is still winning success.

SPECIAL OFFER NO. 2.

A big reduction is being made in this special offer in order to close out the Madarasz Book in Artistic Gems in Ornamental Penmanship. This book contains 32 pages of the most magnificent work Madarasz ever produced.

Artistic Gems in Ornate Penmanship	$1.00
34 Alphabets in Practical Lettering	.30
Lessons in Engravers' Script Writing	.30
95 Lessons in Ornate Writing	.50
Engravers' Script by L. Madarasz	.30
Total value	2.40
All the above sent at one time for	$1.00

The Artistic Gems and the four little 32 page books are the best value for the money ever offered. We give you the privilege of returning them if you are not satisfied.

Address

C. W. JONES, PRINCIPAL.

Brockton Business College, Brockton, Mass

An Invitation

The Geo. E. Keith Company

invites you

to call and inspect their beautiful

Walk-Over Shop

in the

Phelan Building—762 Market Street

The San Francisco Headquarters

for

Walk-Over Shoes

This very practical, artistic and skillful script is from the brain and pen of the genial F. W. Martin, the engrosser of Boston, Mass.

WHOLE WHEAT AND CHAFF

BY UNCLE BEN

SOME APRIL LIMERICKS

An intelligent, bright and ambitious young man
Made a start for success on a haphazard plan;
He smoked cigarettes, and with no education
He landed himself in a fine situation.
APRIL FOOL.

A charming young lady decided to wed
A man who to honor and virtue was dead;
By her marriage she lifted him out of the mire,
And reformed him quite up to her highest desire.
APRIL FOOL.

A father declared he would be a blamed fool
To get his boy trained at a business school;
So with no special training the boy went his way,
And is filling a high grade position today.
APRIL FOOL.

A New Educational Accomplishment Needed.

"Get there, and get there quick!" seems to be the slogan of this pushing, crowding, nerve wrecking and brain fagging age. Everything to be done must be accomplished in the shortest possible time and with a maximum degree of speed of movement. Time must be saved whether mind and muscles are saved or not, to satisfy the mania for quick results. Correspondence is taken down in shorthand to save time; book-keeping is as far as possible done by machinery; the telephone expedites business transactions; and the automobile contributes its services in getting people and goods to their destination with feverish haste.

And so the mania for the conservation of time is in evidence in all lines of human industry.

With one great exception.

There seems to be no disposition to economize time by cutting out superfluous words in human speech when these words are used to convey an idea or express a fact.

The impression seems to prevail that the more words that can be used in clothing an idea the greater will be the effect produced. Poor little nouns are smothered beneath a pile of polysillabic adjectives.

A friend of mine whose tongue never ceased its vibrations until the Great Silencer laid an embargo on it, had adjectiveomania in its most virulent form, although safe and sane in every other respect. In speaking of his personal possessions he would allude to his "pecuniary cash capital of financial money." If he received a complimentary ticket to a show he would speak of the enjoyment he had experienced, secured "free, gratuitously, for nothing, without any charge." And when he alluded to his final passing away, it was to describe himself as "the lifeless deceased corpse of a defunct dead body."

Now in all seriousness (for I can be serious when I am paid for it) I would earnestly suggest that a new branch of study be added to the curriculum of our educational institutions, which I would denominate the science of Shortmouth, a collateral branch of Shorthand, having for its object the elimination of useless words in human speech.

Have you ever considered what an enormous amount or money it costs this great nation of ours for the torrent of useless words that pour from the lips of the great men selected by us to conserve our best interests? Very well, take up an issue of the Congressional Globe which records the speeches made in Congress, and with a blue pencil strike out the words, phrases and sentences that add not one iota of strength to the speech reported, and when you get through you will be quite dizzy headed and your sheet will look like one of the crazy quilts your grandmother used to make. And remember, too, that the whole speech itself represents only a waste of words, for it was probably never delivered in Congress, but the orator was merely given "leave to print," and in all probability his linguistic effort was read by only three persons—the typewritist, the linotyper, and the proof reader.

Take up any ordinary business letter and note the number of useless words you will find in it. Of what use, for instance, is "Dear Sir," or "Very truly yours" when going to one the writer has perhaps never seen, and cannot in reason be dear, unless possibly in a pecuniary sense, and to whom the assertion "very truly yours" is at most, only a polite lie?

What commercial school will be the first to immortalize itself by announcing that it has incorporated in its curriculum the study of Shortmouth, for the purpose of thoroughly training its students to write and speak with the fewest possible words? Think of the graduates of Shortmouth who can apply to a business man for a position without finding it necessary to consume a half hour's time and the use of fourteen thousand words in enumerating their qualifications.

But lest I betray the fact that I am not an adept in the use of Shortmouth myself, I will leave the subject with my intelligent readers knowing that they will discover more reasons than I have given for the introduction of this new branch of practical education.

OBITUARY.

On February 20th, Mr. M. J. Sullivan, an engrossing clerk in the government service of Washington, died almost instantly from an attack of acute indigestion. He was buried at his home in Naugatuck, Conn. He is a brother of Dr. P. F. Sullivan, Torrington, Conn. Both were students in the Zanerian six and eight years ago, M. J. going to Washington in the goverment service, while P. F. supervised writing at Ashtabula, Ohio, and last at Benton Harbor, Mich., and from that work entering into his present profession. Our sympathy is hereby extended to the Doctor, his mother, and the family upon the untimely death of his brother, who was a mighty fine young man.

C. E. Chamberlain of the Mankato, Minn., Commercial College, recently favored THE BUSINESS EDUCATOR with a fine list of subscriptions. Mr. Chamberlain took a course in the Zanerian some years ago and since then has been devoting his time to teaching penmanship and the commercial branches. He is a young man whose future seems very promising.

Jackanapes, one of the most charming of Juliana Horatia Ewing's many charming stories, is the latest reading-book "written in the Amanuensis style of Phonography" to be issued by the Phonographic Institute Company. For the student the book holds a two-fold interest—the pleasure of reading the little story itself, and the benefit to be derived from the accurately engraved phonographic notes. The book retails for twenty cents and a single copy will be sent, postpaid, to any teacher of Phonography or school officer for ten cents.

Jackanapes is keyed by No. 151 of the Riverside Literature Series.

ENGRAVER'S OR ENGROSSER'S SCRIPT

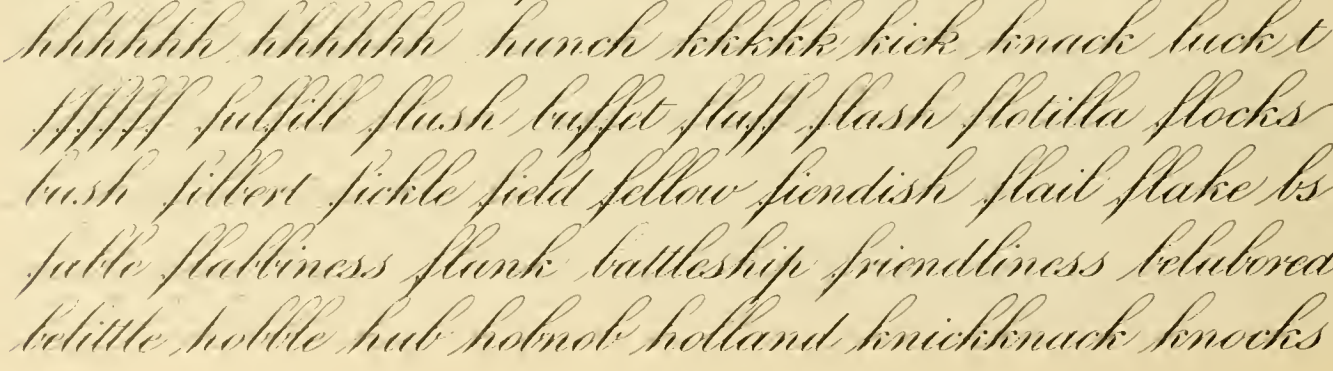
By W. A. BAIRD
357 Fulton St.,
Brooklyn, N. Y.

INSTRUCTIONS FOR LESSON NO. 3

In this lesson the same letters that were given last month are repeated, except that the loop is used on l, b, h, and k instead of the extended straight stroke. The loop letters are three spaces in height. The f is always made with a loop, never an extended straight line. Make the loop letters the same as in light line writing, that is make the right side of the loop upward and continue right over without raising the pen. This may seem rather difficult at first for those who have been in the habit of making both sides of the loop downward, but I believe that with sufficient practice you will find that better loops can be made without raising the pen. The f extends below the line about one space or a trifle over if the stroke is squared off, but if the stroke is tapering it can be extended a space lower.

Watch the slant carefully as variations are more noticeable in loop letters than anything else.

Some very beautiful specimens of ornamental business writing and lettering have been received from H. J. Ennis, Portland, Ore. The specimens show much skill and a good command of the pen.



The above very excellent portrait is that of Miss Nelle Westover, of Denver, Colo. Miss Westover was born in South Bend, Ind., in 1882, where she was educated in the public schools, graduating from the high school and then teaching for two terms. After her father's death in 1909, the family moved to Denver to reside. For the past two years she has held a position as bookkeeper during the day and during evenings attended and in turn taught commercial subjects and penmanship in Parks Business School. Her personality, energy, and ambition are of such as go to make up a modern teacher of writing as well as other subjects.

Write Right by using the Muscograph. Fits any right hand. Prevents wriggling finger motion. Movement made easy. Price 15c.
MUSCOGRAPH COMPANY
GREENFIELD, OHIO

LESSONS IN ENGROSSING
BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions
For terms, address,
P. W. COSTELLO
Engrosser and Illuminator,
Odd Fellows Hall Bldg.,
Scranton, Pa.

WANTED

100 ambitious hustling students of penmanship to take my Diploma Course and become expert penmen. Spare moments. Good positions awaiting those who are prepared. C. H. Nixon, Bristol, Tenn. writes "My income is now $2.00 per hour." You can do it. Get busy! First 12 lessons $3.00. Send tuition NOW, today. Catalogue free. Address,

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The Lilly Correspondence School, Jetsville, W. Va.

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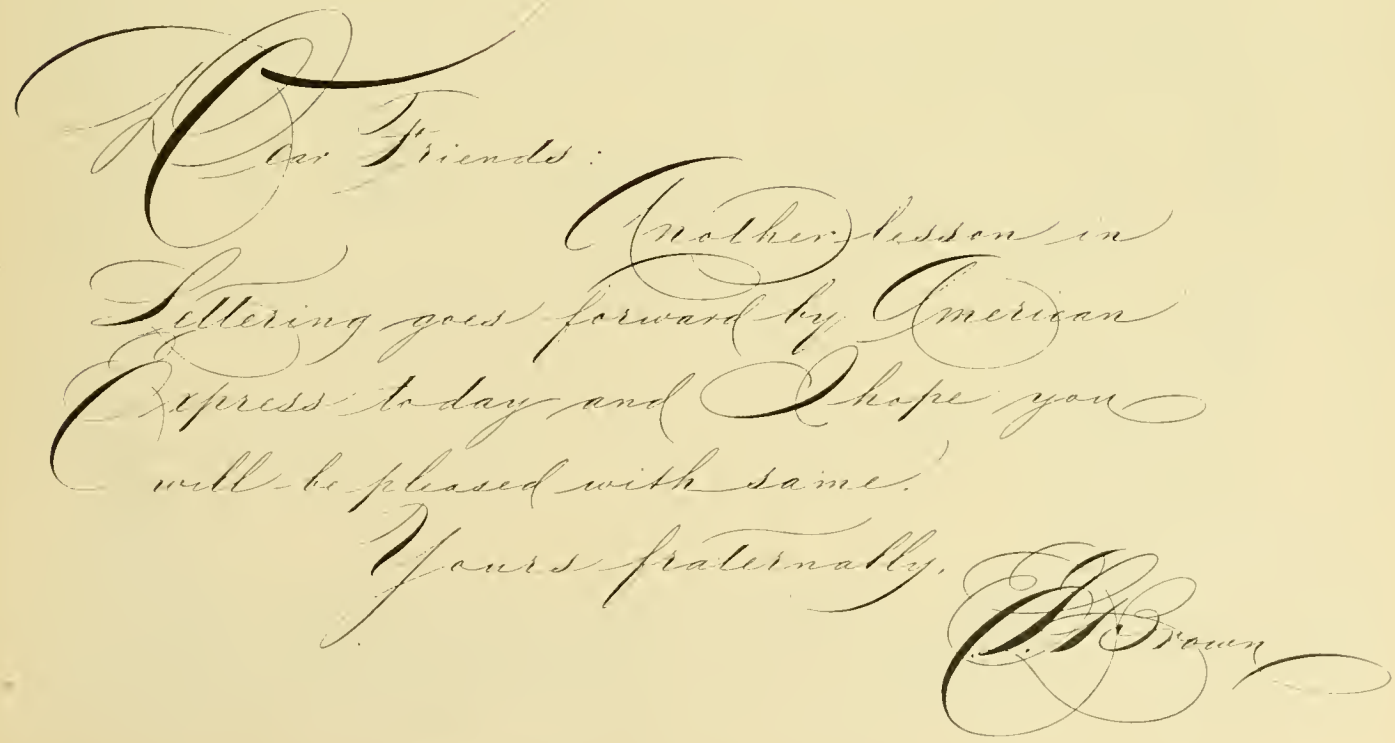
A big reduction has been made in this special offer in order to close out book No. 1 containing 538 lessons in the American Method of Business Writing.

Business Writing Book No 1 worth	$1.00
95 Lessons in Ornate Writing	.50
Lessons in Engravers' Script Writing	.30
34 Alphabets in Practical Lettering	.30
Engravers' Script by L. Msdarasz	.30
Total value	$2.40
All the above sent at one time for	$1.00

The big book on business writing is actually worth a ten dollar bill.
Books can be returned if you are not satisfied.
Address
C. W. JONES, PRINCIPAL.
Brockton Business College, Brockton, Mass.

Earl R. Wood first saw the light among the W. Va., hills about a quarter of a century ago. Along with other occupations of boyhood he attended the district school. His family removing to Ravenswood-on-the-Ohio where he entered high school after completing the work in the grades, graduating in 1907. Since then he has had a somewhat varied experience as an employee of the B. & O. R. R. Co., the Ravenswood Wholesale Grocery Co., and three years teacher in the public schools of his native state. He has also experience in business college teaching.

His inclination for penmanship is no doubt a family heritage, as his father, Warren Wood, was one of the early students of the Zanerian, being an artist of much more than average ability. As a consequence, in 1910 Mr. E. R. Wood spent three months in the Zanerian returning again in 1914 and 1915.
He is a young man of many parts, possessing exceptional art ability, and being a musician of considerable note.



These artistic, skillful and characteristic lines are well worth more than a passing glance on the part of all who love beauty in writing.

DESIGNING and ENGROSSING

By
E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

The design for this month's lesson is one of the most pleasing specimens of decorative scroll work we have ever presented, and in a way the most difficult for successful imitation.

The scroll work is complex yet every stroke has a meaning. Harmony, is the key note of every pleasing design, of every beautiful picture. Remember this fact, and aim to avoid discordant lines and false color notes in all of your work.

Size of original 13½x7½ inches. The border must be pencilled very carefully. Observe the size of parts, direction of line, etc. Aim to fill the space but avoid an overloaded appearance. See that your curves are full of life and action. Avoid "sleepy lines" as they are as undesirable in scroll work as they are in script.

The line, "Season's Greetings to You," may be pencilled for character and spacing of lettering. The smaller lettering may be spaced only, and then written with a No. 3 broad pen. Outline scroll work with a No. 4 broad pen. Small dots quite regularly spaced for background. The thickness of stroke outlining border and scroll work should be uniform. The stippled initials are in pleasing contrast to the solid black text letters.

This design was gotten up for a card to be printed in full color. We would suggest that you buy some cards in color as you will find them a great help in these lessons. It is difficult indeed to write instructions of sufficient clearness to enable the student to produce harmonious color work from a design printed in black. However, form is of the utmost importance and color can be mastered by close study of good specimens. But unless you erect your structure of art knowledge on a foundation of good drawing it will surely fall.

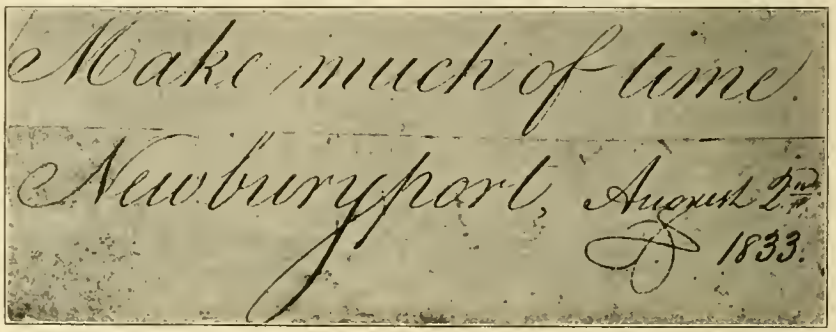
Use a Gillott No. 170 pen for all fine lines connecting parts of letters, ornaments and also for correcting inaccuracies that may occur here and there in the design.

ORNAMENTAL PENMANSHIP.

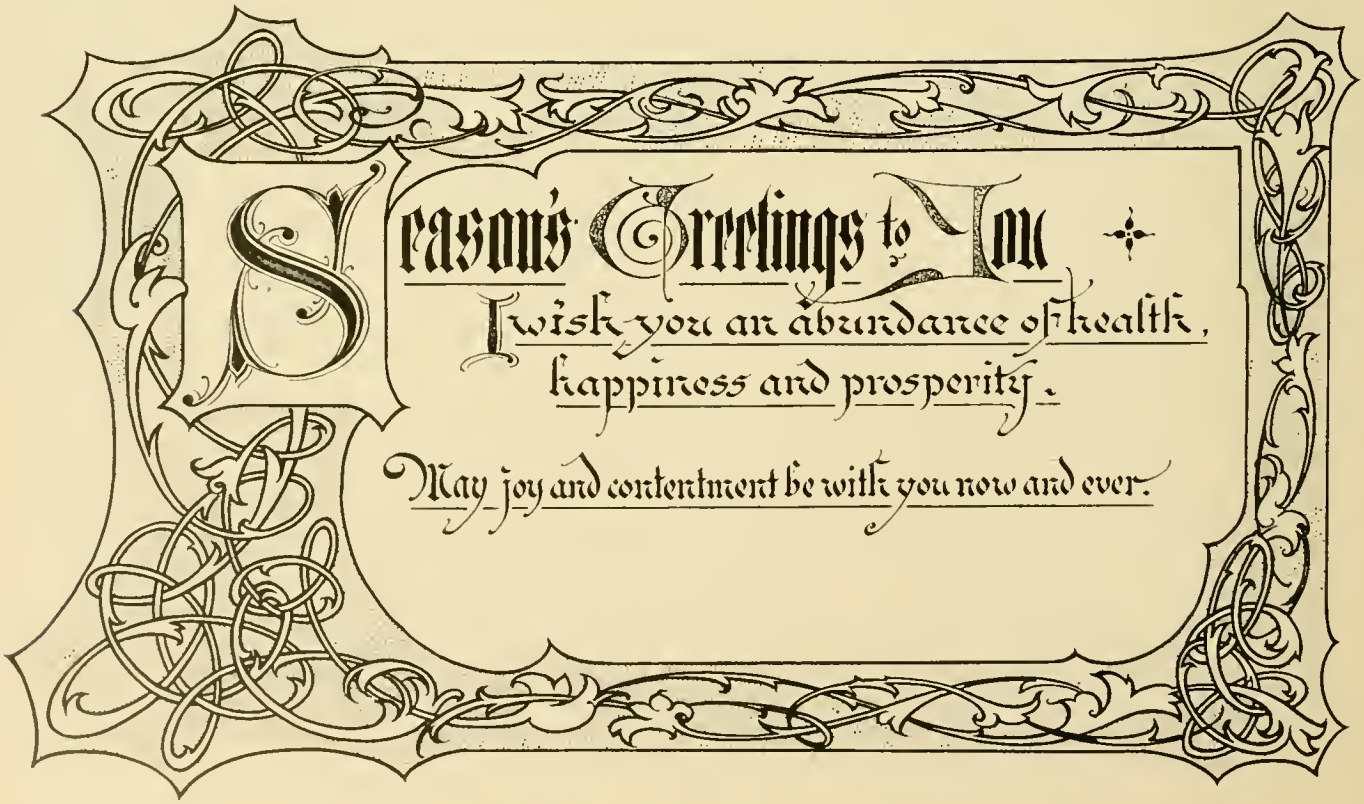
In this issue of THE BUSINESS EDUCATOR we are presenting a "Worth While" article on ornamental penmanship by Mr. W. E. Dennis. There is much of truth in what he says. Lovers of the fine art in calligraphy are still numerous. There is still a profit in it for those who master it sufficiently well to command attention.

Hymeneal

On Wednesday, the 6th of January, Dr. H. M. Rowe, of the H. M. Rowe Publishing Co., Baltimore, Md., was married to Miss Jeanette Steigleman. Recent letters from the groom indicate a most happy matrimonial culmination. When the announcements were mailed, some good friends of the Rowe family concluded that Mr. Rowe, Jr. had taken upon himself a wife, and as a consequence the Doctor is not sure who the joke is on but he indicates who the joke is not on when he says, "I got the wife." Our heartiest congratulations are hereby extended.



The above two lines were photographed and engraved direct from a copy book written by George Titcomb in 1833 for one of his pupils, Mr. Dennis, the father of W. E. Dennis, Brooklyn, N. Y. "Master Titcomb," as they called him, was one of the finest in his day and the specimens here given are such only as he was in the habit of giving every day to his pupils. These specimens were unretouched and written with more freedom than they show and more boldness as well. Of course, they were written with the quill pen made by himself, as steel pens were not then used. Mr. Titcomb was a regular school master who taught the other subjects as well as penmanship. He was, therefore, not a professional penman but who wrote almost professionally well, as a large number of school masters did in those days.



BOOK REVIEWS

"The Parlimentarian"—A manual of parliamentary procedure, extemporaneous speaking and the art of debate, by Cora Welles Trow, published by the Gregg Publishing Co., New York, Chicago, and San Francisco, price 75c, is the title of a cloth bound, 158-page volume, devoted to the subject indicated in the title. This volume is one that will appeal to all who are ambitious to appear in public. It is especially explicit and concrete, being neither antiquated nor obscure. The author, Miss Trow, has been teaching this subject in New York City and vicinity for a number of years and is the official parlimentarian of the Federation of Women's Clubs of New York City. The volume was first published several years ago and ran through two large editions. It has recently been revised and placed into the hands of the Gregg Publishing Co. We recommend it most highly.

The Challenge Shorthand Journal, by Mr. M. Scougale, Editor and publisher, Weatherford, Texas, is the title of a unique magazine, No. 1, Vol. 1, which is before us, made up entirely of reproduced typewritten and shorthand notes. It is exponent of a new system of shorthand whose tracks are about as intelligible to us as hen tracks, which is true not only of this system of shorthand but of most others. Its value we do not pretend to determine. Its author seems to be a man of much more than the average ability and experience.

"Accounts, Their Construction and Interpretation," by William Morse Cole, A. M., Hoaghton Mifflin Co., Boston, New York, Chicago, $2.25 net, is the title and price of a splendidly bound and printed 145-page volume intended for business men and students of affairs by an associate professor of Accounting in Harvard University, this being a revised and enlarged edition. This volume is one well worth the serious attention of every seriously concerned commercial teacher, private school proprietor, and public school principal. It is doubly valuable because it comes from a school man, university trained, rather than from a business man or business college man. This is not saying that the last two named are not able to produce books of like value, but rather that they have much to learn from the viewpoint of the university man, the same as he has had much to learn from the business man. It is difficult to do this work justice in less than a page review as its features are varied, its treatment thorough, and its phraseology terse and explicit. Part One has to do with the principles of bookkeeping, and Part Two with the principles of accounting. We know of no volume of more value to the young accountant and teacher than this.

"The Panama Canal and International Trade Competition is the title of a 285-page, cloth-bound volume, deckle edge, by Lincoln Hutchinson, by the MacMillan Company, New York City, $1.75 net. This a very readable volume, dealing as it does with the great movements of international trade and the new routes that will have much to do with international communication and trade. Necessarily the volume deals with many things. First it deals with the Atlantic countries and then with the Pacific. The successful manufacturer and merchant will find with the opening of the Panama Canal new problems to figure out in time, in cost, and in profits, for the new routes of traffic will affect both time and cost, and they in turn will of course affect the profits.

A cloth bound volume of "Proceedings and Addresses of the National Educational Association held at St. Paul, Minn., July 4, 1914, has been delivered to its members. It comprises 928 pages, printed on thin linen-like paper. This is a volume that no one who wishes to be familiar with the latest and best in education can well afford to be without. It is such a volume as could not ordinarily be purchased for less than about $3.00 or $4.00, but yet it is given free to members of the N. E. A. and the membership fee is but $2.00 per year. Sec'y D. W. Springer is to be congratulated upon the excellence of this volume, mechanically and otherwise, and the promptness of its delivery. It also contains a report of the Department of Superintendence held in Richmond, Va., last February.

"Practical Banking" with a survey of the Federal Reserve Act, by Ralph Scott Harris, published by Houghton Mifflin Co., Boston, New York, Chicago, price $1.75 net, is the title of a splendidly printed, cloth bound, 309-page volume, which we have found to be at once interesting and attractive. The following is a list of the Chapter Headings: What is a Bank, The Stockholders and the Board of Directors, The President, The Cashier, The Paying Teller, The Receiving Teller, The Loan and Discount Department, The Foreign Cash Items or Transit Department, The Collection Department, The Domestic Exchange Department, The Individual Ledger, The Reciprocal or Bank Ledger, The General Books, The Savings Department, The Formation and Powers of the National Bank, National Bank Notes, The Clearing House, Foreign Exchange, Crises in the United States, The Federal Reserve Act.

This is not only a good book for the teacher, and for the commercial teacher in particular, but a good book for the laymen as well, being written in a very readable style, devoid of the usual technical terms.

E. E. Spanabel, the progressive penman and commercial teacher in the Wilkinsburg, Pa., High School, favored THE BUSINESS EDUCATOR with a list of thirty-nine subscriptions, indicating that Mr. Spanabel has aroused much interest on the subject of penmanship. Such interest is always productive of good results.

The Indiana Business College, Indianapolis, Ind., C. C. Cring, president, recently purchased a valuable lot upon which it will erect a three-story modern building, the first floor of which will be used for commercial purposes, and the second and third floors will be used by the school.

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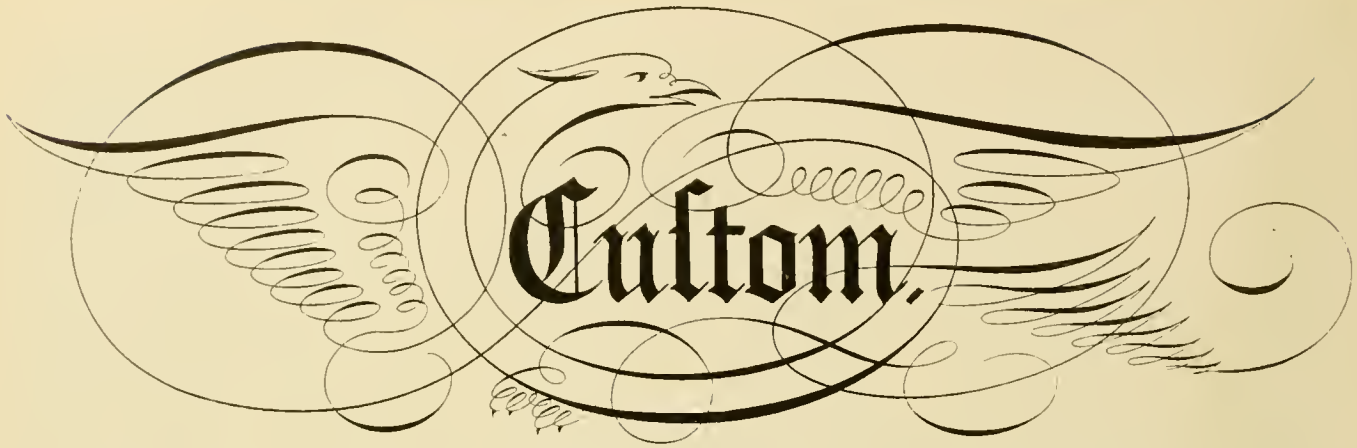

The above grotesque, old-time flourish with the word, "Custom," lettered thereon was done about 1735, and was published in the Universal Penman, published by Geo. Bickham, London, England. It is a fair example of the wonderful work done in those days with the goose quill yielded by a penmanship master. It clearly indicates that we of today are but little more skillful in some lines than they were two hundred years ago, and in some things less skillful. Of course, the above design may have been corrected somewhat by the engraver, but it is not likely to any great extent.

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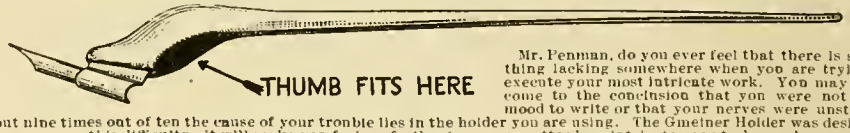

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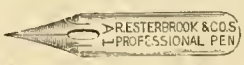

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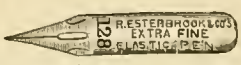

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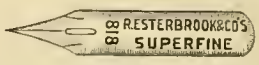

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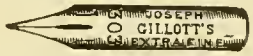

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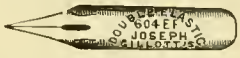

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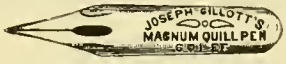

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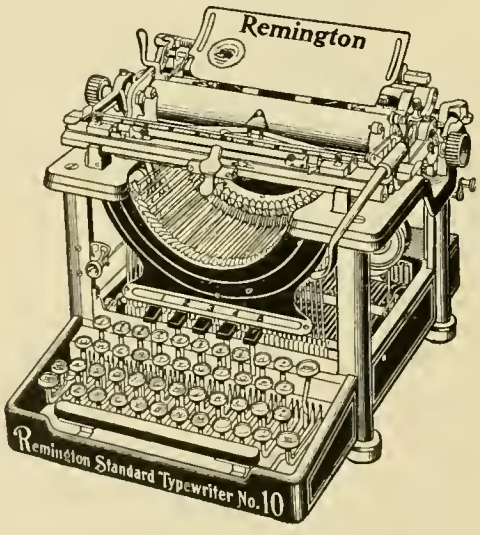

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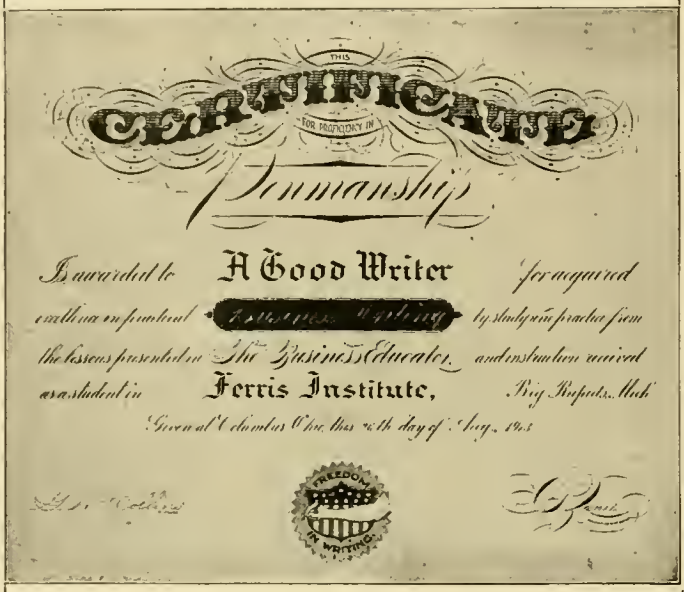

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While these standards are fairly high, they are not unreasonably high. The average person can reach them by pursuing courses and doing the necessary amount of work outlined to qualify to reach these standards.

The day has passed when one can take up almost any line of work and make a success without preparation. Even the most ordinary position today requires some preparation.

THE STANDARD IN PENMANSHIP

The Business Educator Certificate represents the standard of proficiency in penmanship which all students should reach before being satisfied. All who have faithfully followed a good course of lessons should be able to pass the required examination. If they cannot, it means that they are not up to the standard required by business men and other schools. Of course, for those who fail, there is only one thing to do, and that is to continue the work until the standard is reached, for who wants to be below the standard?

TO SECURE THE B. E. CERTIFICATE

You must be a subscriber to The Business Educator or have followed the work outlined in the Zaner Method books. Teachers should send us one page of writing from each pupil, containing the alphabet and a few sentences. If you are a home student, send your specimens direct to us. The writing on these specimens should be very free, easy and graceful and fairly accurate—the kind of writing which will help you to a higher position. State whether the students have worked from The Business Educator or Zaner Method books, and in what school, if any. There is no time set at which specimens may be sent in for examination. A student who fails the first time to secure a Certificate may keep on trying until he succeeds.

FEE

A charge of 50c is made for issuing each Certificate, which includes examination of specimens, engrossing, mailing, etc. No amount of money can buy a Certificate if the penmanship does not merit it. The fee of 50c barely covers the cost of printing, mailing, engrossing, etc. We make no charge unless Certificates are granted, and no money need accompany specimens sent for examination except return postage if you desire specimens returned. After we report our decisions on specimens, 50c should be sent to us for each Certificate desired. At that time any students who have not subscribed to The Business Educator can do so, and still be entitled to a Certificate.

ADDRESS

THE BUSINESS EDUCATOR

COLUMBUS, OHIO

Teachers' Training Course

GREGG SCHOOL

This is to announce that the Summer Normal Session of Gregg School will open Monday, July 5, 1915, and continue six weeks, closing August 13.

Primary and advanced instruction, by the faculty of Gregg School, will be given in the principles and pedagogy of the following subjects:

Gregg Shorthand
Rational Typewriting
Office Training
Business English
Commercial Correspondence

Gregg School has become famous for its practical methods of instruction, as is attested by the fact that each year, since its opening, the attendance at the Summer Normal has been greater than that of the previous year.

The widespread adoption of progressive educational policies in the public and private commercial schools emphasizes the growing need for professional training in Shorthand, Typewriting, Office Training and allied subjects.

Registrations are now being made. Arrange to spend the summer at Gregg School.

Write for a copy of the thirty-two page announcement of the Normal Session.

GREGG SCHOOL

6 North Michigan Ave., Chicago, Ill.

WHY NOT MAKE A CHANGE?

We Can Give You Something

Better, more Attractive, more Practical

and more satisfactory from every point of view

If you are *receptive*, and want to be a leader in your locality, if you wish to make every student an enthusiastic shouter for your school, if you wish to double your profits, investigate the merits of :

Sweet's Business Practice Bookkeeping
Sweet's Modern Business Arithmetic
Sweet's Business Practice Speller
Sweet's Business Correspondence

Note the rapid increase of adoptions of our text on Bookkeeping during the past two years as indicated by the lines below :

1912 —
1913 ———————
1914 ———————————

Ours are a revolution and a revelation in modern texts. Our Bookkeeping is best suited to large schools where a full business practice course is desired.

Sample copies for examination to strong, reliable schools will be forwarded prepaid. Write for descriptive Price List.

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ENCOURAGEMENT

AN increase of **Twenty-five Per Cent.** in our sales for the school year of 1914-15, in the face of the depressed financial conditions throughout the country, greatly encourages us in our work. It means that our **"20th Century Bookkeeping"** has not only made good in the many schools that have been using it, but that it has been adopted by hundreds of schools that have not used it in preceding years.

If you are interested in the principles of bookkeeping and accountancy regarded as correct by practicing bookkeepers and accountants, give it a careful investigation before selecting the text to be used with your classes next year.

SOUTH-WESTERN PUBLISHING CO.
309 West Third Street, CINCINNATI, OHIO

M. SCOUGALE'S

CHALLENGE SHORTHAND

Mr. Lundquist, in the accompanying letter, states facts about **Challenge Shorthand** succinctly and with force.

His findings are based on knowledge gained by test.

Such knowledge is increasing rapidly among stenographers who care to know.

There is no adverse verdict.

There will never be an adverse verdict based on test.

Reputation is based on general knowledge.

The reputation of **Challenge Shorthand** grows like a rolling snowball.

That reputation will help every school using its text books.

Challenge Shorthand Manual, $1.00

M. SCOUGALE, WEATHERFORD, TEXAS

UTAH POWER & LIGHT COMPANY
KEARNS BUILDING
SALT LAKE CITY, UTAH February 16, 1915.

Mr. M. Scougale,
Weatherford, Texas.

My dear Mr. Scougale:-

Your letter of January 5th has remained unanswered this long because I have been doing considerable traveling since it was written, and your letter has been following me around from place to place until it has finally caught up with me in Salt Lake, where I am now, I hope, permanently located.

In answer to your inquiry I would say that I have given Challenge Shorthand, not only a careful investigation but a thorough trial, and I find it to be all that you claim for it, viz: "The best shorthand on earth." The ease with which I acquired a working knowledge of Challenge, after having written Graham for about twenty years, surprised me, and the Challenge outlines now come as readily to my mind as if I had not used any other. After having been obliged to write shorthand in all the directions of the compass, it is a great comfort to use a system where practically all the characters are written in the natural direction of longhand, resulting in a more facile movement and consequently greater speed, while at the same time retaining all the legibility of Pitmanic Shorthand. I am indeed favorably impressed with Challenge Shorthand, and expect to be more so as I become more familiar with it day by day.

Yours very truly,

C. W. Lundquist

Address as above.

3:15—4:00 Friday P. M.

Reserve this time for your class in Business Ethics. As a basis for talks, discussions and debates calculated to drive home the fundamental things pertaining to business honesty and courtesy, use

Letters of a Schoolmaster

The manager of a large concern wrote us that he had held his entire office force after the day's work was done that he might read extracts to them.
The enthusiastic "hit" this course will make with your students will advertise your school and do a world of good. Two mighty good reasons for investigating.

Thirty Cents for Sample and Terms.

ZANER & BLOSER,
Columbus, Ohio.

John Faithful says,

speaking to young people about being willing to stick to one place until they have "made good."

"You know stones always roll downward unless a lot of perspiration and energy are expended in directing them upward. I have known a few persons who got started rolling and did not stop until they got pretty well down the hill. We sometimes find that we had a better perspective before we rolled."

The sensible, practical advice contained in

LETTERS OF A SCHOOLMASTER

is a source of help and inspiration to students and young business men and women wherever read.

Why not present a copy to every graduate of your school this year? We will quote you a special rate. The book is also adapted to class use. Let us tell you about it. Sample copy, thirty cents.

ZANER & BLOSER,
COLUMBUS, OHIO.

THE KNOX BOOK

"Salesmanship and Business Efficiency" is Making Men Thinkers Instead of Guessers

WE are a nation of business guessers instead of business getters. Result: ninety-seven men out of every hundred at fifty have no money, according to insurance experts. What is wrong? These men are not taught industrial psychology, the principles of business leadership, the human specifications which make for success. What are these specifications? Let us tell you.

America faces a marvelous business opportunity. So does every student who is trained for leadership as well as clerkship. Eighty-five per cent of the business positions are leadership positions—salesmanship positions, yet a majority of the schools are placing the emphasis on detail positions. Shouldn't we get a larger vision?

The attendance in many schools has dropped off this fall owing to business conditions, yet THE SALE OF THE KNOX BOOK HAS INCREASED 270 PER CENT this fall over last. Write us for the reason. One business concern has just ordered 1,200 copies for its salesmen. This book has THE PUNCH. It should help to reverse the 97 per cent failure ratio and make men 97 per cent successful.

Sherwin Cody says: "The book is inspired and inspiring and cannot help but stimulate the student greatly. I doubt if a more stimulating book on Salesmanship will ever be written."

This book is used in more schools than all similar books combined. Price to school men $1.10. Let us send you a copy "on suspicion."

KNOX SCHOOL OF SALESMANSHIP AND BUSINESS EFFICIENCY
CLEVELAND, OHIO

Announcement

We take pleasure in announcing that

The Board of Education of New York City

has placed Gregg Shorthand on the Approved List of Textbooks for the Day and Evening High Schools for a period of five years, beginning January 1, 1915.

The system was introduced into the High School of Commerce, New York City, February 1, all the beginning students starting with Gregg Shorthand.

Gregg Shorthand has also been adopted by Columbia University in the City of New York; Adelphi College, Brooklyn; and the West Side Young Men's Christian Association, New York.

The Gregg Publishing Company

New York
Chicago
San Francisco

Results vs. Printers' Ink

From the April issue of "The Pitmanite."

"As the publisher of a lightline system of shorthand, who is reputed to be an expert salesman, is sending broadcast vividly displayed advertising matter claiming that writers of his system carried off the honors in a recent alleged shorthand contest conducted by a "shorthand society," the members of which cast a very thin veil over their strong leaning in his direction, it will be interesting to our readers to learn the facts concerning what was claimed to be the largest contest ever held.

One small business school from the entire greater New York competed. One evening high school, one day high school, and one technical school from greater New York also competed. One business school and two high schools from the suburban district covering thirty miles out of New York completed the list of competitors.

Taking an official list of the schools teaching shorthand in the Metropolitan district as a basis, about one-third of one per cent competed. Some mammoth contest!

A careful analysis of results, such as they were, show them to be largely in favor of the Isaac Pitman writers. Taking the figures as they appeared in the Globe report, twenty-six names are listed. Half the contestants wrote the Isaac Pitman system and the remainder a lightline system. In the day school contest, with the odds in favor of the lightliners, comparing the gross words per minute contestants wrote with the net speed they attained, the Isaac Pitman writers scored 99.1 per cent, and lightliners 97 8. In the evening high school test an Isaac Pitman writer walked off with the honors scoring 99.2 per cent, while in the amateur test an Isaac Pitman writer scored again with 156 words net in the 160 word test, writing forty words a minute higher than the best that any of the lightliners dared attempt, and the winner, too, had only one year's experience as a stenographer. What do YOU think of that?"

More Misrepresentations

By the Light-Line Shorthand Publishers

The March issue of the "Gregg Writer" and other journals published a statement to the effect that the Gregg system of shorthand has been adopted by the New York Board of Education for a period of five years. The publishers of Isaac Pitman Shorthand wish to say that this statement is absolutely false. The printed minutes of the Board of Education of July 22, 1914, show that a resolution was adopted recommending that one "experimental" class in the Gregg system be formed in two Evening High Schools, one in New York and one in Brooklyn.

On November 23, 1904, by a unanimous vote of the Board of Education, the Isaac Pitman system of shorthand was adopted as the uniform system for the Public Schools of New York City, and since that date no resolution has been adopted by the Board authorizing the introduction of any system other than the Isaac Pitman into the New York Day High Schools

---

Write for particulars of a free correspondence course in Isaac Pitman Shorthand, also for information in regard to Summer Courses.

ISAAC PITMAN & SONS, 2 West Forty-Fifth Street, NEW YORK

The New York Board of Education again renews the contract for Isaac Pitman Shorthand for a period of Five Years Beginning January, 1915

Useful Spanish Books

Pitman's Practical Spanish Grammar. 112 pp., 40c; cloth, 50c.

Pitman's Commercial Spanish Grammar. 166 pp., cloth, $1.00. In this book Spanish grammar is taught on normal lines.

Pitman's Commercial Correspondence in Spanish. 267 pp., cloth, gilt, $1.00.

Manual of Spanish Commercial Correspondence 360 pp., cloth, $1.35.

Spanish-English and English Spanish Commercial Dictionary. Complete in 20 weekly parts, price, postpaid, $1.00. Parts 1 to 6 now ready, A complete work of reference for students and teachers of Spanish, and for those engaged in foreign correspondence. Specimen pages free.

Taquigrafia Espanola de Isaac Pitman. Cloth, gilt, $1.25. Adaptacion a la Lengua Espanola del Sistema de Fonografia del Autor. Para uso de Escuelas de Comercio. Institutos y tambien para Estudio Pesonal. Being an Adaptation of Isaac Pitman's Shorthand to the Spanish Language. Adopted by the Board of Education of New York City.

Key to Taquigrafia Espanola. Cloth, gilt, $1.00. With Additional Exercises.

Any of the above works will be sent postpaid on receipt of price.

SEND FOR COMPLETE CATALOG.

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PRIZE WINNERS IN TEN INTERNATIONAL SHORTHAND SPEED CONTESTS

ALWAYS ROOM AT THE TOP

The **ISAAC PITMAN SYSTEM** has demonstrated its unquestionable superiority over all others by winning the **PRINCIPAL HONORS** in the following ten International Contests:

Year and Place	Winners	System	Aver. Gross Speed per Minute for Five Minutes	Percentage of Accuracy
1906 Baltimore	Sidney H. Godfrey	Isaac Pitman	167	98.1
1907 Boston	Nellie M. Wood	Isaac Pitman	225	96
	Sidney H. Godfrey	Isaac Pitman	165	96.25
1908 Philadelphia	Nellie M. Wood	Isaac Pitman	260	98.4
1909 Providence	Nellie M. Wood	Isaac Pitman	277	95.3
1909 Lake George	Willard B. Bottome	Pitmanic	280	94.3
1910 Denver	Clyde H. Marshall	Pitmanic	280	95.58
1911 Buffalo	Nellie M. Wood	Isaac Pitman	210	99.33
	Nathan Behrin	Isaac Pitman	200	98.2
			240	96.66
			280	95.71
1912 New York	Nathan Behrin	Isaac Pitman	240	98.8
			281	98.8
1913 Chicago	Nathan Behrin	Isaac Pitman	200	99.2
			280	96.86
1914 Atlantic City	Nathan Behrin	Isaac Pitman	280	98.65

It is worthy of note that all trophies in the above ten International Contests have been won by writers of PITMAN'S Shorthand.

Send for particulars of a free correspondence course in shorthand for teachers.

ISAAC PITMAN & SONS

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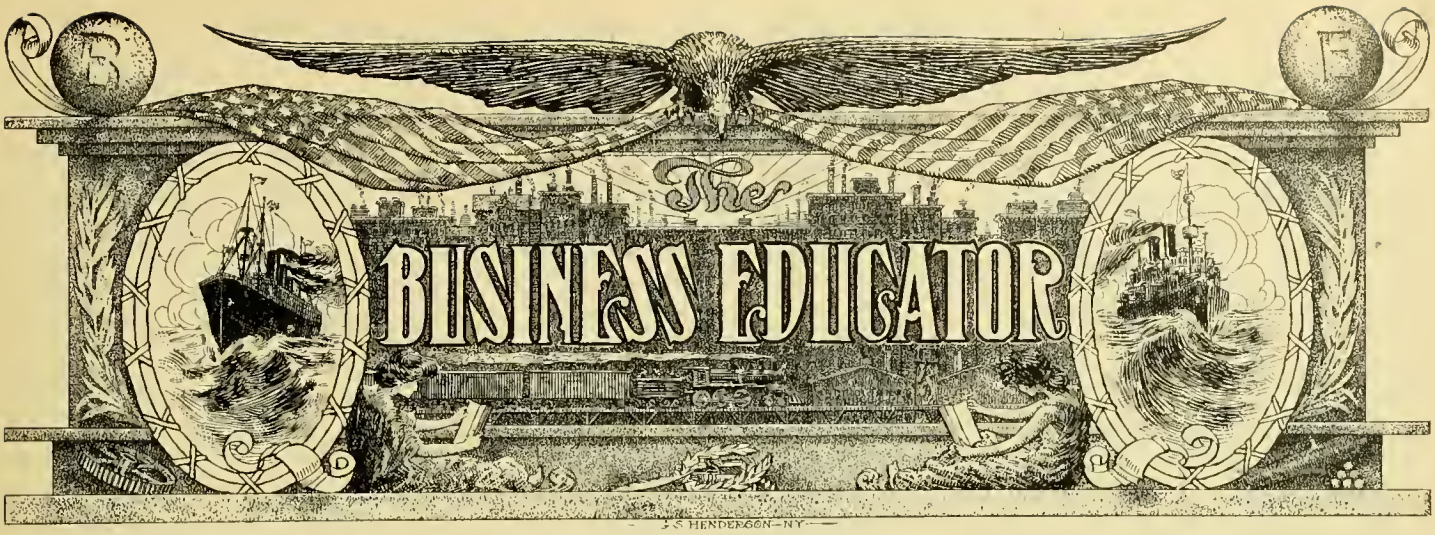

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THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - Editor
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Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 48 pages, twelve pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 36 pages and is the same as the Professional Edition, less the twelve pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interest of Business Education and Penmanship. A journal whose mission is to dignify, popularize, and improve the world's newest and neediest education. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of business education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers.

Back numbers cannot, as a rule, be supplied.

Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR being the highest grade journal of its class, is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High Schools, Colleges and Religious Schools, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

POINTERS FOR PAY-ENVELOPE PEOPLE

HINTS TO HELP THE YOUNG WHO DO NOT KNOW, AND THE OLDER ONES WHO SOMETIMES FORGET.

By ELBERT HUBBARD, EAST AURORA, N. Y.

BUDGET NUMBER FIVE

Employees should be dignified in deportment, and not wrestle, hug, trip, jostle. These things all make an impression on customers, and a bad impression.

If customers are fault-finding—forget it.

Keep away from gambling rooms, poolrooms, and all other places where you would not care for your employer to see you—or have you see him.

There are valuable positions always opening up in any progressive concern. Be ready to be promoted. Promotions go straight to the cheery, intelligent worker.

Don't throw waste paper and refuse on the floor—baskets are provided for rubbish. Be very careful never to leave oily waste in rubbish-baskets or on the floor—put such in metal cans and see that the cover is on. Spontaneous combustion is a common cause of fire.

If asked for information, be sure you have it before you give it. Do not assume that the location or fact is so now because you once knew it so. Don't misdirect. Make your directions so clear that they will be a real help.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

Should the blackboard ever be used to illustrate common errors in writing? Our superintendent advocates that no error should be placed before the eyes of the pupils.—H. A. R.

The age of the pupil and the purpose and skill of the teacher are, we believe, the determining factors in answering the question. Ordinarily, children are less likely to derive benefit from the illustration of common errors than adults. Common errors should never be illustrated for the purpose of humiliation unless on the part of an out-and-out egotist, it is possible it might do good in such a case but even then it is questionable. Common errors, however, conceived in the right spirit and executed with skill can add greatly in improving the work of a class, or at least the majority of its members. Ordinarily, a majority in a class will be doing a certain thing which can be corrected on the part of a large number by an apt illustration from the board accompanied by a skillfull illustrator. The theory that no error should be placed before the eyes of a pupil does not hold water, else few teachers' writing would be safe to be placed before a class. An error that is illustrated and known will be far less vicious in its influence upon a class than an incorrect letter placed before the class under the supposition that it is correct. The class will then have no fore-warning and as a consequence it will not be fore-armed against error. In placing common errors upon the board, they should be so placed as to be in striking contrast with the correct way so that no misunderstanding could possibly follow. A bungler has no business in illustrating common tendencies.

How high should desks be for children in the grades; also the distance the seat should be from the desk.—J. A. S.

In the primary grades the desk should be about two inches higher than the elbow when hanging by the side, and in the grammar grades about four inches.

The distance of the seat from the desk should vary with the kind of seat and height of desk. If the seat is straight or level (not curved), it should not project under the desk. If, however, the seat is curved, as in most old desks, with the front edge from one to two inches higher than the rear, then the front edge should be from two to four inches under the desk, allowing or causing the pupil to lean or rest or support his back against the desk behind.

The seat should be level, the pupil should sit well back in it for writing, leaning slightly forward, bending at the hips. But where the front edge of the seat is higher than the rear, this is uncomfortable.

The curved seat curves more spines than any other one thing. Modern seats are level. To put seats so close as to force pupils to lean against the back of the seat weakens the supporting muscles of the back. A back placed in the hollow of the curved seat to sit on aids in correcting the posture.

I am interested in penmanship and want to be certain that I use the correct position How flat should the wrist be held? Some say it should be perfectly flat, while others say it is not necessary?—J. H. R.

The angle of the wrist depends first, upon the alignment of the ulna with the radius with the humerus at the elbow as well as with the amount of curvature in the ulna and radius between the wrist and elbow. Second, it depends upon the height of the desk, the higher the desk the more nearly level will the wrist be, and the lower the desk the more it will tip over. Third, the angle of the wrist will depend upon what position the person was taught and acquired when young. It is therefore impossible for me or any one else at a distance to tell you what the exact angle of your wrist should be. Few penmen or adults write with a flat wrist; however, many excellent teachers of penmanship insist upon the flat wrist on the part of immature pupils or inefficient adults until at least the habit of tipping it too far to the right is broken.

In ordinary writing, all letters are made within the space between the blue lines. Why is it that professional penmen teach two space-ovals when two-space letters are not required?—L. S. Okimoto.

All machines are built on a basis of reserve energy. The human machine is built the same way. The exercises leading up to easy practical writing need to be some larger than the writing itself in order to provide for this reserve energy. Some of the capitals and the small letter "f" are more than a space high and it is therefore well to have power if need be to move easily over two spaces of paper even though but one space may be required.

Who invented the so-called muscular movement? P. H. D.

Referred to A. R. Merrill, supervisor of writing, Saco, Me.

I do not know who actually discovered muscular movement. I am of the opinion it was brought about gradually first on small letters in a combined motion, by various penmen. It is said that A. R. Dunton wrote his small letters with a combined motion using much of a swinging style as early as 1840.

Mr. Geo. N. Comer also used a combination hand in the same year, but not the pure muscular.

I have been informed that G. A. Gaskell used muscular movement at a later date, but do not know as to the correctness of the assertion but think this could be easily verified as a number of his pupils are still in the penmanship business.

Mr. M. A. Root, of Philadelphia, brought out the first set of writing books advocating muscular movement in 1843. These books contained movement exercises advocating the forearm resting upon the desk, and were to be practiced upon before placing the copies in the book. These books were undoubtedly the first published bringing out the rest arm movement in America. The first writing books issued in this country were published by John Jenkins in 1788 afterwards republished in 1813. I have in my possession writing books by Enoch Noyes, of Boston, published in 1823. Instructions are given for making the quills, sitting and laying the paper, and how to hold the pen but nothing is said about using any movement. The writing is about the same as our present engraver's script and is probably made with a slow finger motion.

I would like to hear from others in our profession on "Who discovered 'Muscular Movement?'" A. R. MERRILL.

What is the best method of handling India Ink on parchment or sheepskin?

Before attempting to write a letter upon parchment or sheepskin, the oil should be removed by means of stale bread, sponge rubber, art rubber, or similar preparation. The engrossing should be done upon the parchment soon after the oil has been removed from the surface because if left too long, it will come to the surface from that which remains within.

Please tell me the best penholder for fifth grade pupils to use—for eighth grade pupils.—R. O. Olaya, Mayaguez, P. R.

The best penholder for a grammar grade pupil, whether fifth or eighth grade, is a wooden holder of good size and so shaped that it will fit the fingers comfortably and efficiently and of such design as to keep the fingers back off of the pen. The holder next the fingers should be of good size, but the upper end should be small and tapering.

THE Z. P. T. A. CONVENTION

C. SPENCER CHAMBERS, PRINCIPAL, EVENING HIGH SCHOOL, COVINGTON, KY.

March 17, 1915.

There are going to be three big bills play the Virginia Hotel, in Columbus, on June 30, July 1st and 2nd. Such an aggregation of stars have never been assembled before. Each day there will be an extra added attraction supplementing the regular bill.

The entertainers are each engaged in the teaching of penmanship and are not placed on the program subject to change, they will actually appear. I have reason to believe that the "cream of the profession" will attend this meeting.

The first day of the Zanerian Penmanship Teachers' Association will be "Hobby Day"; each member will be given an opportunity to speak for a few minutes—time to be decided—on any phase of penmanship which he desires. Most penmen have some little "kink" or trick of getting results, which would give others a chance to ride his horse if the "critter" looked good.

The second day is "Examination Day"; each member will be given an opportunity to question those present, either collectively or individually, on any point of penmanship.

The last day will be "Hammer Day" every one present may take a "crack" at any of the hobbies or ideas advanced or advocated in the longer papers presented during the meeting.

The length of these sessions I am unable to state at this time.

Any teacher wishing to hear a paper read by any other teacher on any subject would do the Association and myself a favor by making known to me at once his desire.

Penmen or others intending to attend the Association should get in touch with the Executive Committee or myself, if they wish to know more about the coming meeting.

Yours truly,
C. S. CHAMBERS.

On April 1st, 1915, Mr. G. W. Thom, proprietor of the DuBois, Pa., Business College, died. Mr. Thom succeeded in building up a profitable school, housed in its own building which is not very frequently accomplished, particularly in the smaller cities. The institution is now for sale and we should judge that it would be a good opening for some one seeking a school. Anyone interested should address Mrs. G. W. Thom, DuBois, Pa.

It is with genuine grief and regret that we learn of and announce the death of Mr. J. W. Warr, whose contributions over the nomdeplume of "Uncle Ben" have been appearing in our columns.

Death came on the fifteenth of March following an operation on the twelfth at his home near Los Angeles, Calif

Only a couple of weeks before, when sending in his "April Fool" contribution, he spoke of enjoying unusually good health.

For many years Mr. Warr was located at Moline, Ill., from which point he published "The Plowman" and later on "The Practical Age." He was widely known and loved by thousands in our profession.

He was a man of singular simplicity in taste and manner as well as a man of exceptional sense and humor, as readers of Uncle Ben can testify.

Three years ago we dined with him in California, and talked of old friends, and new; of the past, the present and the future; of friends, fraternal and personal; and of foes, no, not one.

His was a spirit at once sincere and calm; a spirit that calamity could not break because it was guiltless of intentional injustice or wrong in word or deed.

The homely philosophy and quaint humor of "Whole Wheat and Chalf" knew neither resentment nor criticism. It was "sound at the core," "sweet in disposition," and wholesome, entertaining, and instructive.

His wife and two sons, E. N., of San Pedro, Calif., and A. J.,of Avery, Iowa, survive him. To these, and particularly to the wife and mother, we express our sympathy and regard.

We shall miss his monthly contributions, for with them always came a personal message at once surprisingly fresh and sweet and sincere and humorous.

A personal friend has gone before to greet us on the other shore if we are worthy, and friends meet there.

Statement of the Ownership, Management, Circulation, etc.

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Publishers, Zaner & Bloser.	Columbus, Ohio.
	E. W. BLOSER.

(Signature of editor, publisher, business mgr. or owner.)

Sworn to and subscribed before me this 26th day of March, 1915.

JOHN KENNEDY.
(Notary Public, in and for Franklin Co., Ohio.)

SPECIMENS

Specimens of penmanship from the 6th, 7th, 8th, and 9th grades, and from the Normal class of the public schools of Allegan, Mich., from Miss Shirley M. Crane, Supervisor, are hereby acknowledged and reveal the right kind of training on the part of the teachers. Miss Crane is doing her part to increase interest and enthusiasm and to improve both teaching and product, and from the specimens submitted, it is evident that she is succeeding.

From Mrs. Jennie Leaman, Supervisor of Writing, Hutchinson, Kan., we acknowledge specimens of the various grades, all showing the right kind of training and many showing a very good quality of effort. Some novel movement exercises were included, but not in suitable ink forengraving.

Mr. C. L. Bunger, of Valparaiso, Ind., recently favored us with a post card representing a large pen drawing of a large, full-antlered stag, standing at the edge of a stream, back of which were mountains and waterfalls. The work is most excellently done, showing that he possesses a great deal of art ability.

Numerous designs made of ovals, straight lines, etc., have been received from the students of the Brown High School, Cambridge, Ohio, L. B. Edgar, teacher. Many of the designs are unique and show that much interest is being taken in the penmanship work, as well as that the students have ability and originality.

J. W. WARR.

This sketch was made from life about 14 years ago by the editor.

BUSINESS WRITING

By I. Z. HACKMAN,
Elizabethtown, Pa.

Send specimens to Mr. Hackman with return postage for free criticism.

This is the time of the year to send us specimens, containing an alphabet, a few sentences and figures, for examination for a B. E. Certificate. If any student fails he has a chance to try again before the school year closes It is up to you to put forth the necessary effort required to bring your work up to the standard, and thus get started on the road to success.

Plate 22. No. 1.—Use a rolling movement and count 1, 2, 3, 4, 5, 6. No. 2.—All the parts in "m" are the same width. The down strokes are parallel. Count 1, 2, 3, finish. No. 3.—See instructions in No. 2. Nos. 4, 5, 6, and 7.—Examine these copies critically. Notice the similarity in the capital letters and the loop letters.

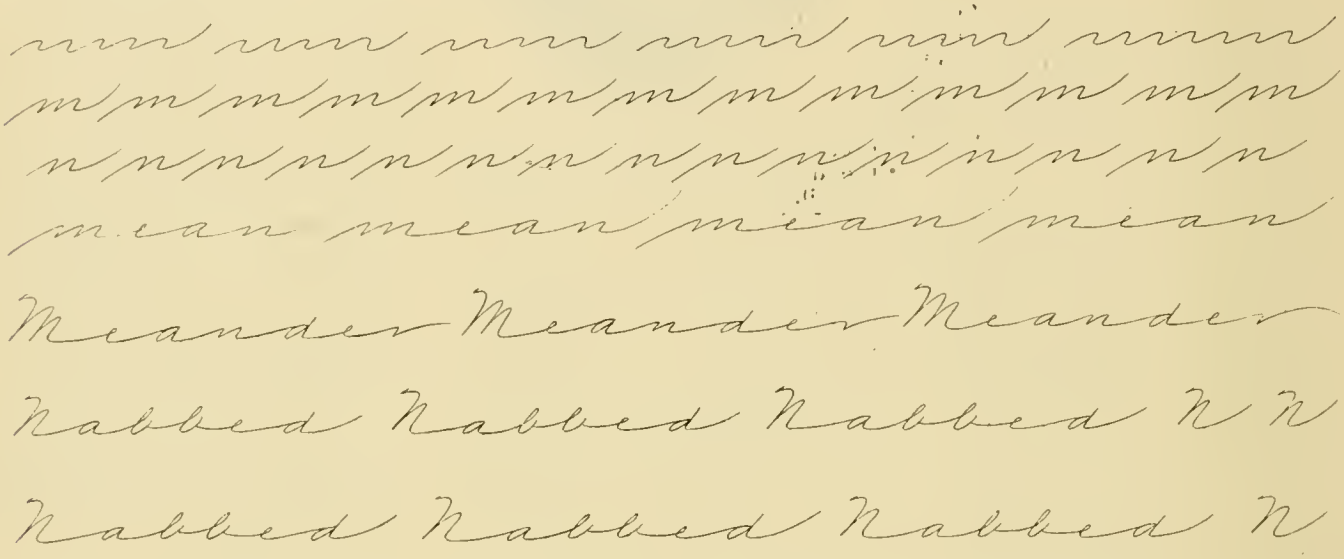


Plate 23. No. 1.—Follow previous instructions. No. 2.—Notice the space between the stem and oval. Count 1, 2, and 1, 2, 3, 4, 5, 6. No. 3.—Count 1, 2, 3, 4, finish. No. 4.—Count 1, 2. No. 5.—Count 1, 2, 3, 4, 5, 6, for each part. No. 6.—Count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, to the downstroke.

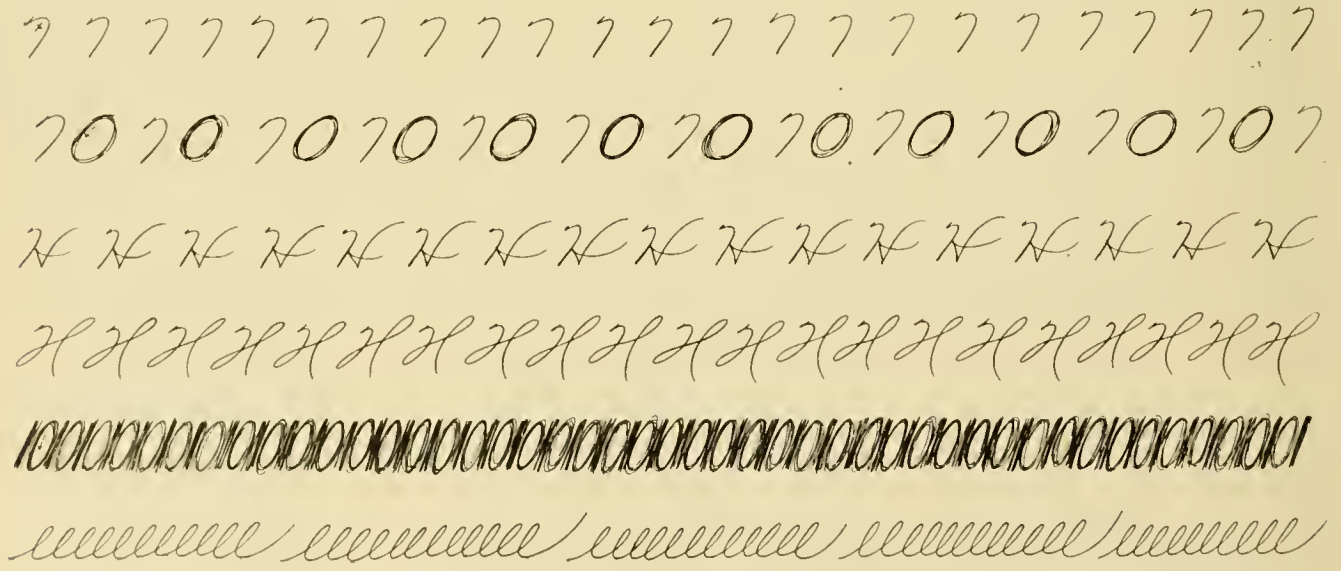


Plate 24. Nos. 1, 2, 3, 4, and 5.—Follow previous instructions. No. 6.—Count 1, 2, 3, and afterward 1, 2. The "h' is the "y" turned around, and the "y" is the "h' turned. Nos. 7 and 8.—Are you satisfied with your progress? Are you following instructions?

Plate 25. No. 1.—Follow previous instructions. No. 2.—Count 1, 2, 3, 4, 5, 6. No. 3.—Count 1, 2. No. 4.—Make this copy the same as No. 3, but place more to the line.

Plate 26. No. 1.—Count 1, 2, 3, 4. Nos. 2, 3, 4 and 5.—Follow previous instructions. No. 6.—Count 1, 2, 3, 4, pause, finish, Nos. 7 and 8.—These copies must be written with a well controlled movement.

PLATE 24

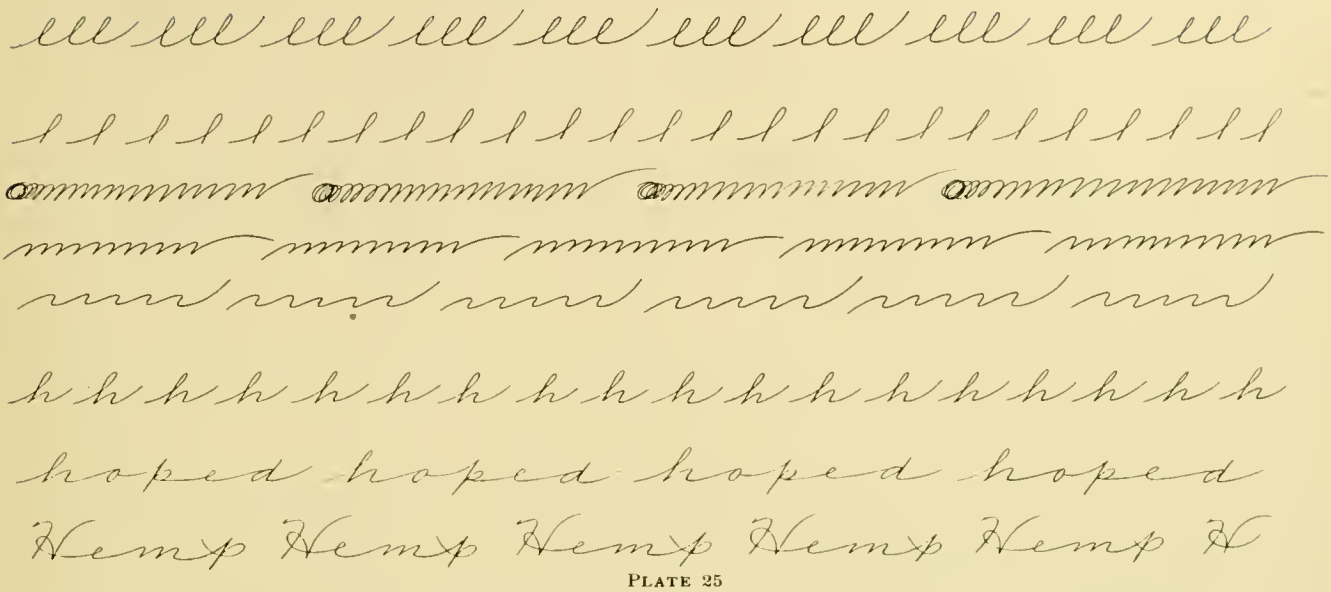


PLATE 25

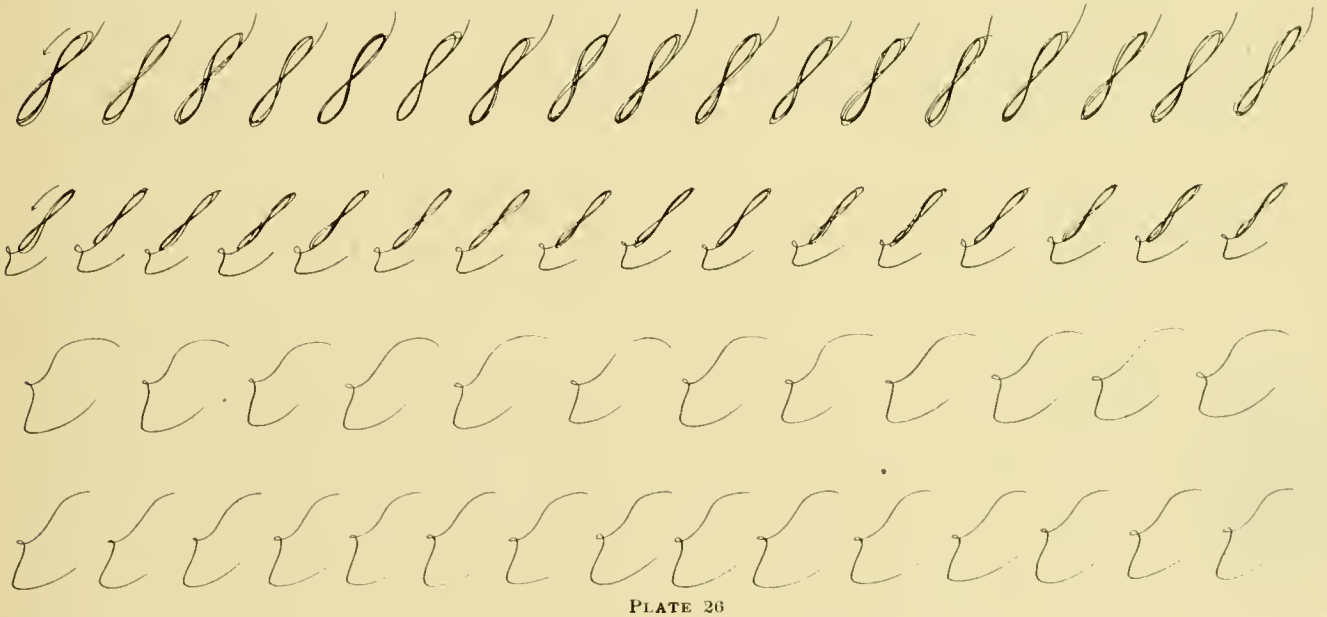


PLATE 26

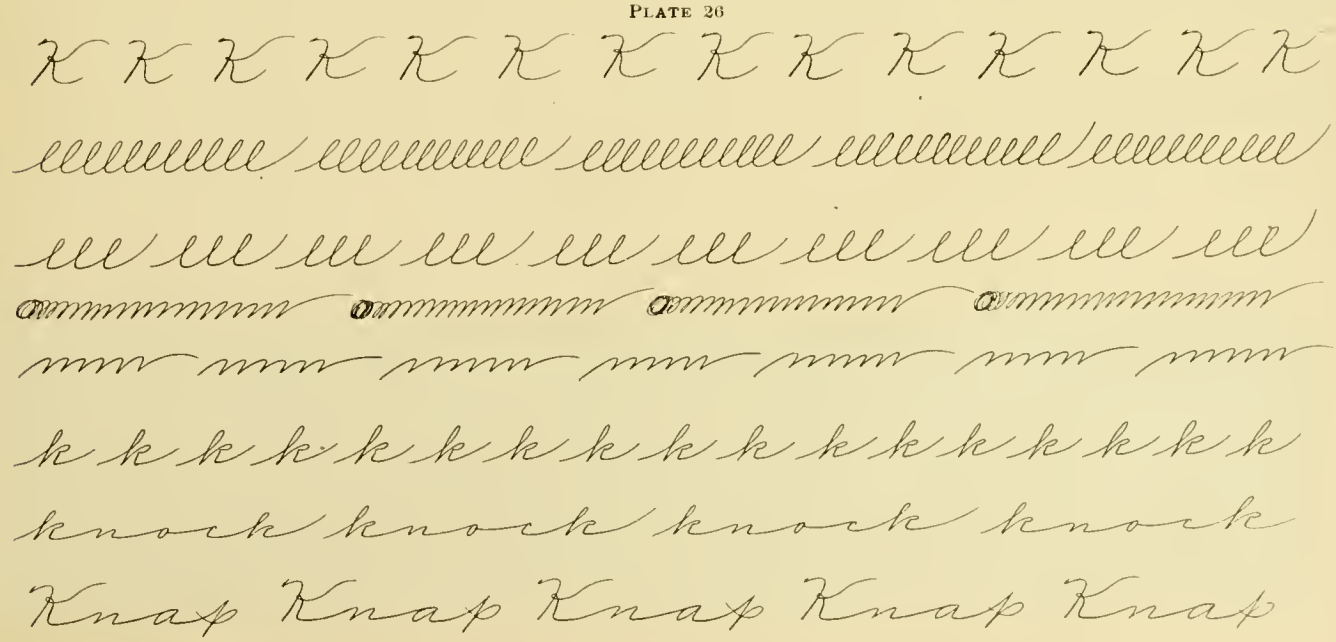
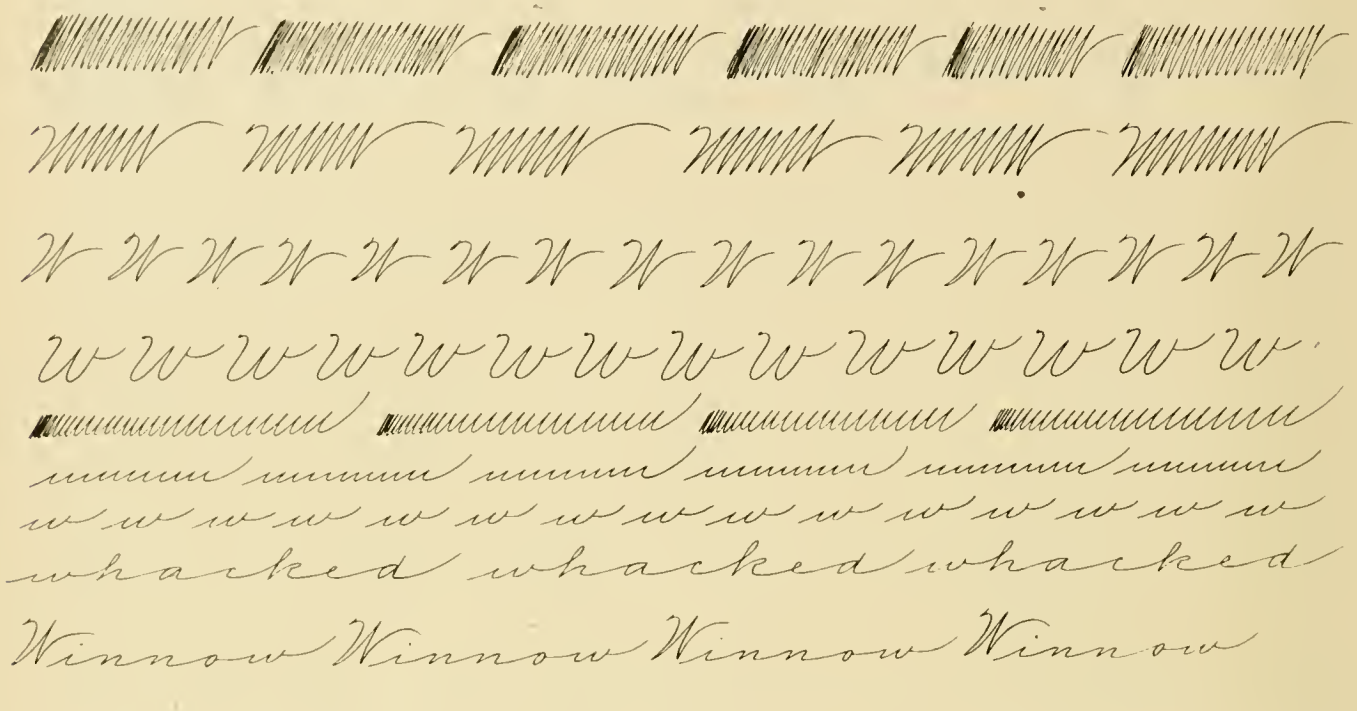


Plate 27. No. 1—Aim to keep the parts above and below equally wide and sharp at the end. Observe the finish. No. 2.—Count 1, 2, 3, 4, 5, 6, finish. No. 3—Count 1, 2, 3, 4, finish. No. 4.—Count 1, 2, 3, retrace, finish. Nos. 5 and 6.—These copies are similar to instructions given previously. No. 7.—The first part in this letter is the "u" and the second part the "v". Count 1, 2, 3, retrace, finish. Nos. 8 and 9.—If you have followed previous instructions, you will be able to write with perfect ease by this time.



Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.

This letter which I give in this lesson is one of the best I have ever written, at a good rate of speed. I have done more accurate writing, but have never done freer writing. This work was done I should say at the rate of about twelve to fifteen words per minute and in some places I wrote faster than this. The other copies which you have for this month are all a slightly different style. I give these to you thinking that you may be able to choose from them a style that you like. Be sure, however, that you keep your writing small and practica

Mr. B. A. Writer, Penmanville, Aug. 4, 1914.
Movementville.

Dear Sir: Your letter requesting specimens of my business penmanship has been received, and I am mailing you herewith the samples which you desire. I sincerely hope they will please.

Yours very truly,
Knot A Champion.

Do your best, your very best
And do it every day
Little boys and little girls
That is the wisest way

Promises: Be very careful in your promises and just in your performance, and remember it is better to do and not promise, than to promise and not perform.

The man who does work worth doing is the man who does it because he cannot refrain from doing it, the man who feels it bourne in on him to try that particular job and see if he cannot do it well. - Roosevelt.

A man who entertains a high opinion of himself is naturally ungrateful. He has too great an esteem of his own merit to be thankful for any favors received.

The penmanistic ladder is long enough to reach to the level of a good paying position, but it is not so long that the average young man or young woman cannot climb it.

CLUB CHAT & SPECIMENS

Eli Whitney School of Scranton, David J Williams, Principal, recently exhibited the products of pupils to parents and visitors, and from the published account in the Scranton Daily News, the work of that school is a success. Moreover, the work of this school seems to be typical of most of the schools of that city. We notice that penmanship is being emphasized *with* other things and not at their expense, and as a consequence penmanship receives attention along with other products of brain and hand, which is as it should be. Superintendent Weber was delighted with the work, as was the parents. The Supervisor of Writing, Mr. Ashton E. Smith, is to be congratulated upon the favorable comments made upon the work of his department.

Miss E. L. Gaver, supervisor of writing and drawing, Mt. Gilead, Ohio, recently handed us some specimens of writing from the pupils of the primary and grammar grades which reveals superior training. The work in all of the grades shows excellent freedom and splendid form. It is not often that we see both form and movement in all grades so evenly balanced.

From Mr. Webster Weisel, supervisor of writing and drawing in the Warren, Pa., schools, we recently received specimens of penmanship from the pupils in the various grades showing excellent progress in pen work. Movement and form are being carried along very successfully together, thus indicating that pedagogy and practice are well balanced.

Some excellent specimens and designs are before us from students of Mr. H. C. Shinn, of the Capital City Business College, Guthrie, Okla. The specimens are quite original and the quality of line is exceptionally fine. We should have presented one of these designs to our readers but for the fact that the lines were too light to engrave successfully. Mr. Shinn is securing excellent results in penmanship.

Pittsburgh, Pa.,
January 4, 1915

Mr. H. E. Valentine,
Louisville, Ky

Dear Friend:

Your communication of the 1st inst is at hand and content has been carefully noted.

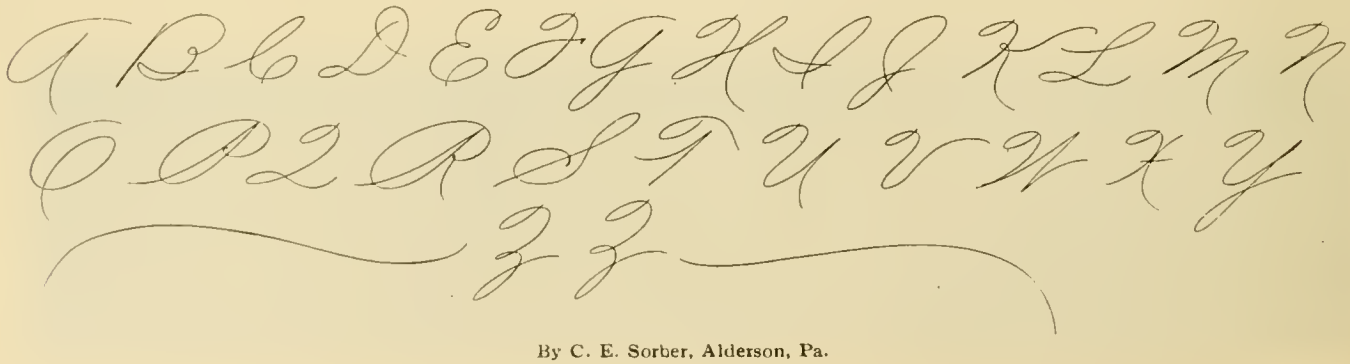
In compliance with your request I am sending you herewith some of my plain business writing.

Trusting that it will meet with your approval, I am,

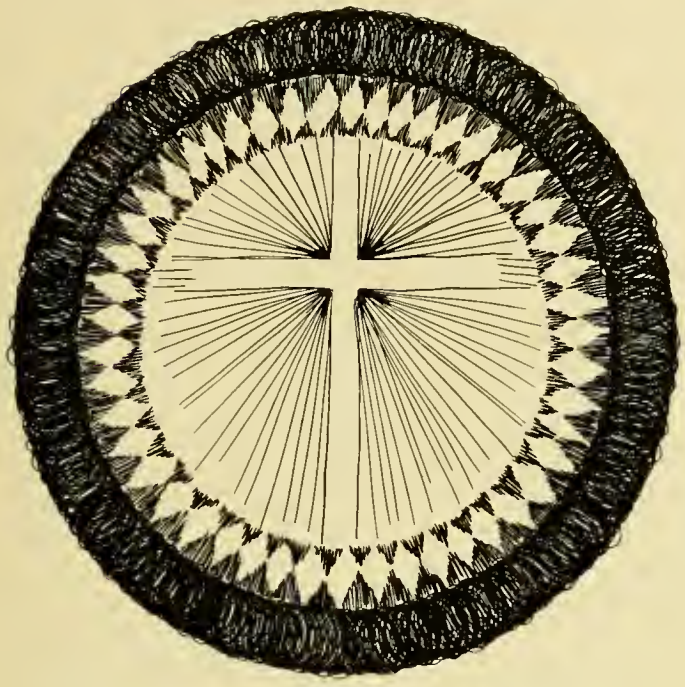
Very sincerely
D. C. Beighey.

A good handwriting is a fine recommendation; it can neither be bought nor sold, but is acquired only by intelligent study, and patient persevering practice.
Ella M. Kring.

By Miss Ella M. Kring, Supr. of Writing, Hazleton, Pa.



By C. E. Sorber, Alderson, Pa.



By Mary Nichelrich, 6th grade pupil, Calumet, Mich., Adelia Monsen, Supr. of Writing. This is an especially appropriate Easter design.

B. E. certificate winners and Cuban ball team in Heidelburg College, Tiffin, Ohio, A. M. Reichard, penman and commercial teacher.

Marguerite Strohminger.

Columbus Ohio
Mar. 16, 1920

Mr Samuel L Inness
New York City, NY

Dear Sir

Your letter of the ninth inst is received and by this mail we are sending the books desired.

We are publishing a number of books on penmanship which we believe are timely and practical.

Hoping to hear from you again, and to serve you and your patrons, we are,

Yours truly,
The Business Educator Co
J H Williams Pres.

This specimen of practical writing is by a pupil of the Middletown, Ohio, High School, under the instruction of R. W. Carr, Supervisor of Writing. Mr. Carr writes an exceptionally fine hand and is a most progressive teacher of penmanship as th's specimen indicates.

There are loyal hearts, there are spirits brave,
There are souls that are pure and true;
Then give to the world the best you have,
And the best will come back to you.
Give love, and love to your life will flow,
A strength in your utmost need;
Have faith and a scene of hearts will show
Their faith in your word and deed.
Give truth, and your gift will be paid in kind,
And honor will honor meet
And a smile that is sweet will surely find
A smile that is just as sweet.

Esther D Kraay

The specimen of practical writing by a pupil of Geo. Leonard, commercial teacher in the Ft. Morgan, Colo., public schools, discloses excellent instruction, faithful practice and practical writing.

EDITOR'S PAGE

Penmanship Edition

A forum for the expression of convictions relating to methods of teaching and the art of writing

OUR PLATFORM: FORM AND FREEDOM FROM FIRST TO FINISH

THE DISEASES OF PENMANSHIP

By C. E. Doner, Beverly, Mass.

BEING PARAGRAPHS SELECTED FROM A PAPER READ BEFORE THE NEW ENGLAND PENMANSHIP ASSOCIATION AT BOSTON, JAN. 9, 1915.

Number 3.

It is not a difficult thing to see that we as adults, as well as advanced pupils in the schoolroom, have two standards of writing, by some called the formal, polite, dress parade style; and the shop, scratch-pad, schoolroom hand. The one is the result of a conscious effort to do one's best, and the other is the hand written under normal conditions and without unusual care. And these two grades of writing are usually found to be quite dissimilar, for one's natural hand is seldom one's best hand. Therefore, pupils should not be judged too severely on the appearance of their writing when it is intended for temporary purposes and for themselves only. But when some one is to read it, and most of the writing that one does is for some one else to read, or when it saves something for himself later, it is imperative that the penmanship be legible. And the only way I can see that our pupils may write a legible or readable hand is for the teacher to help them improve their common individual faults in writing as they appear while pursuing a course in the formal instruction of penmanship. And these faults vary, you know, as widely as the different tastes or temperaments vary in individuals. No half-dozen pupils will have the same tendencies in writing. If one pupil knows his faults, and another his, then by having some good engraved copy in the form of a manual or slip giving the correct form for him to study and imitate, coupled with this the earnestness and enthusiasm of a live helpful teacher, the penmanship in any schoolroom can be raised to a high standard of proficiency.

One of the best ways to help pupils improve their diseased penmanship is to set them to studying their own writing as to formation of letters, slant, spacing, height, beginning and ending strokes, well proportioned writing, having them compare their own writing with a well written copy I have furnished for them. One cannot see out of the eye that which he does not have back of the eye. A pupil must be taught to visualize; he must transfer, as it were, the correct form in the printed copy to his mind's eye, then by repeated motor attempts she learns to write correctly.

Here permit me to say a word regarding individuality in writing. Some say, let pupils write in their own way, developing their own characteristics or individuality. There is nothing that pleases me more than to see pupils in upper grammar grades, high schools, students in normal and business schools, write in a "characteristic, individual way, providing each individual's handwriting is plain. We know that we do not need to teach individuality in handwriting, that is something which will take care of itself as the person matures. But if our pupils are to write in an individual, easy, and plain way, they must have something on which to build this kind of hand, and if they are not taught at the beginning to write well in a formal, schoolroom way, they cannot later develop the best hand, for without a good style of writing on which to build the writing will be more or less diseased throughout life. Tell me how a person can write a characteristic, individual, business-like hand and write it so his associates can read it, if he has a scrawly, illegible style as a basis? Individuality in a scrawly, unbusiness-like and illegibly-formed letters hand is the kind of writing that everybody, who must read the writing of other people, deplores. Let us as teachers see to it that as many of our pupils as possible have a good formal schoolroom hand to start with in order that they will have something worth while as a basis for their temperament, individuality and personality to act upon.

After pupils have had formal drill in penmanship and understand position, penholding, how to relax the muscles, in other words, when they have reached the stage where position, penholding, and movement have become more or less reflex, dictate short paragraphs to the class. Have the pupils exchange papers and criticise each other's writing; first by noting the more glaring faults, recording them briefly in a plain hand in the margin or just below the writing, after which the papers are returned. Each pupil then goes to work to improve that which his neighbor pupil found illegible in the writing. But let this be done by having the model copy before him for comparison. I have found this to be one of the best schemes for the improvement of the writing not only during the writing lesson, but also in the "carrying over" of good writing into the daily written work.

Good writing is contagious and if we can get our pupils to think, feel and act in terms of good writing, the hand and pen soon take on the skill and cunning of writing well. It is the pupil who writes a scrawly, illegible and diseased hand that is a disgrace to himself and to his associates. To change the mental attitude of our pupils toward good writing so that they will toil ambitiously to accomplish such a hand is a great, big point gained toward a successful penmanship goal. I often think, and have frequently said, that a teacher should have too much self-respect to consent to read careless handwriting that is difficult to read. If a teacher refuses to accept slipshod work in spelling, composition or language, half the battle for good writing is won.

From the beginning a teacher should have a standard up to which he should require his pupils to come, and from day to day he should keep raising his standard as fast as the pupils increase in skill. The true function of penmanship must not be lost sight of, the function of which is to assist in the communication of all writing by providing correct forms for all the letters. Each teacher should see to it that his pupils are trained along these lines so that all young people, when they are called upon to go to work early in life, graduates of high schools, normal schools and business schools, do not enter upon life's work with a diseased style of writing. Trying to cultivate in each pupil a little thought, a little care, a little pride in all writing well done, goes a long way toward establishing the essential factors to becoming habitually a good penman. Penmanship is an art not only for penmanship sake, but that pupils may acquire habits of precision, neatness, accuracy and judgment in all kinds of writing they undertake to do.

Where is diseased penmanship to be found? Where is it lurking around ready to attack the handwriting of pupils on the impulse of the moment? Where does it breed? I'll tell you. In the schoolroom where will be found the germ of carelessness in the teacher, where the teacher has no self-respect for his own handwriting or the handwriting of the pupils. What is the remedy?

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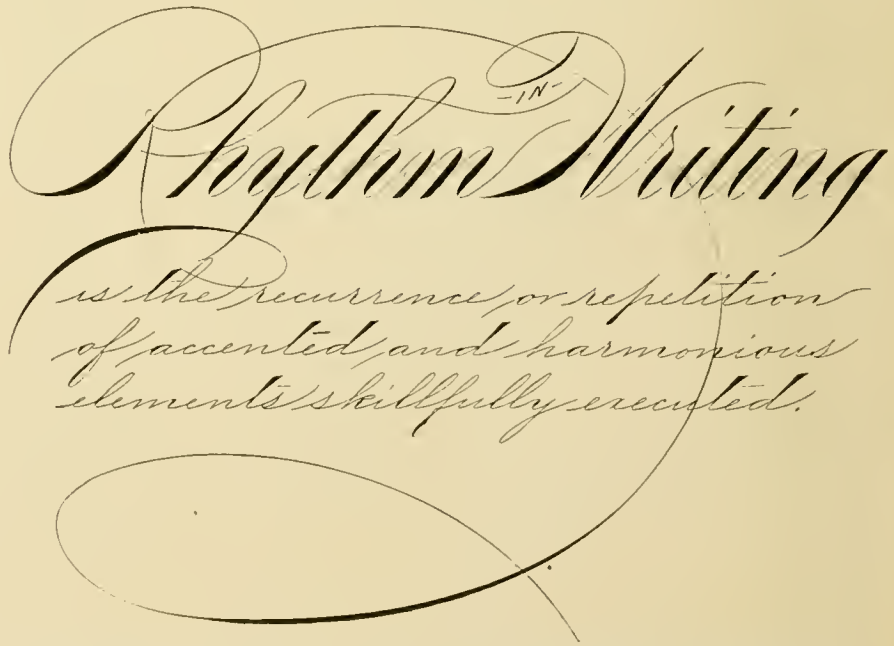
NEWS NOTES, ETC.

CONVENTION ANNOUNCEMENTS AND REPORTS.

E. C. T. A. REPORT.



Rhythmic repetition is an element of charm in music poetry and decorative art; hence its facination in penmanship in the form of regular spacing, uniform shades, and regular slant.

EIGHTEENTH CONVENTION OF THE EASTERN COMMERCIAL TEACHERS

A SYNOPTIC REPORT

BY CARL C. MARSHALL

The American school teacher is a busy person and has his nose held to the grind-stone of his job, rather closely. The times when he can get away for any kind of a junket, whether personal or professional, are fixed rather definitely by the calendar. No doubt, this explains the occurrence of teachers' conventions, during holiday seasons. Long ago, the National Educational Association pre-empted Mid-Summer usually close around the Fourth of July. Later, the Western Penmans' Association (afterward merged into the National Federation of Commercial Teachers) chose Christmas-tide as the time of its meetings, and only once has departed from this rule, an experiment, I may remark in passing, it is not likely to repeat. Seven or eight years ago, the commercial teachers of the great Missouri Valley and contiguous territory, picked out Thanksgiving week as their meeting time, and have since adhered to it. It has been seventeen years, (Great Scott! how old Tempus does fugit!) since, the commercial school men and women of the Atlantic region selected the time of Easter lilies for their convention, a rule they have never departed from, although, I believe, their initial meeting was held in 1897, during the dreary Ides of November, (that is, if November is provided with Ides) a fact, that just at the moment I am too busy, not to say too lazy to verify). It is a happy custom down here in the East, to give the schools a whole week off at Easter time and it is pleasant to note that there is a growing tendency to adopt this graceful and sensible arrangement, in the rest of the country. This opportuntty for an outing just at the portals of Spring, when the call of the outdoors becomes irresistible, helps to explain, why these gatherings of our Eastern bretbren, have, from the start, been so generously attended. What more fetching temptation to the weary teacher, than a run down to Atlantic City, or over to New York, or up in bonnie New England, or to genial Washington, with its stately official ; alaces, and beautiful parks, just at that witching time when the baby leaves are uncurling, the black-birds and robins are tuning up, and the grey winter skies are brightening into the rich azures of April!

I betray no secret, when I assert tbat it is not the professional spirit alone, strong as that may be, which makes the E. C. T. A. the most largely attended body of commercial teachers in the country. (This last is literally true, for the attendance at New York last week lacked but a few names of five hundred, which I believe is a world's record.) Of course the density of population down here, tbe cl se contiguity of large cities, and the cheap and convenient transportation facilities, have something to do with it too. Also these Easterners have long been famous for getting up notable programs, well worth crossing a state to hear. All these fortuitous conditions have combined to put the E. C. T. A. at the bead of the list, in size at least, and not second in other features that make a teachers convention pay for its up-keep.

J. E. FULLER, Pres., 1915

The General Features Let me remark at the outset that these keen-minded Eastern teachers, have a way of getting a high quality of brains and good sense into the general management of their meetings. The right men, some way get into the right places, and things go as they ought to. This is because there are a lot of strong, brainy men down here, who are near together and who are broad enough and big enough to work together in harmony of purpose. I have always noticed this splendid team work among men like S. C. Williams and Fred Nichols, of Rochester, Hull and Althouse, of Philadelphia, Norman, of Baltimore, Fuller and Douglas, of Wilmington, Gill and Moore, of Trenton, aided by the numerous brainy leaders from New York, and all along New England way to Boston. It is no wonder that such men get things done right. I wish we westerners had such an aggregation to draw from, and I wish more of our active convention men from the west would come down to these big Easter meetings. They would be helped by learning how to effect harmonious and wise team work, and that would help some of our western meetings.

Like the Federation, the E. C. T. A. this year, adopted the wise plan of housing their meeting in a splendid and well appointed hotel, the famous McAlpin, at 34th and Broadway —said to be at present the very largest hostelry in the world. Certainly it is big enough, occupying the fourth of a large city block, and looming up through twenty-five magnificent stories. The main meetings were held in a commodious hall on the twenty-fourth floor that can seat comfortably, six or seven hundred people, although, I noted, with the natural pride of a westerner, that this hall is neither so large nor so architecturely impressive as the splendid Louis XV banquet room of the Sherman at Chicago, which housed our Federation last winter. Also there are some inconveniences in getting quick transportation to and from a place an eighth of a mile or so to skyward. The McAlpin is a wonderful place to stay, however, and well worth the price of a sojourn in it.

I record with gratification that the inevitable boresome banquet was omitted, this year (as I hope it may be for all time) being hapily displaced by a most enjoyable entertainment of a vaudeville nature, provided free by the entertainment committee, headed by that inimitable prince of good fellows, Frank Mark, of the Heffly School of Brooklyn. Everybody was delighted with this feature which closed the first day's proceedings. Indeed the whole three days' meet was about evenly divided between work and good times. There were but three general half-day sessions, occupying, respectively Thursday afternoon, and the mornings of Friday and Saturday. These covered not only the general programs, but the nine round-table meetings. This left all the evenings, and two afternoons for, pleasure tours, theatre parties, and other joy functions. I consider this a good and fair allotment. It is not good to devote all the time to "shop" and high-brow stuff. These earnest teachers are apt to take themselves, and sometimes their work too seriously anyway, and the more fun they can get on the side the better.

The General Program.

Of course this is the one really important feature of any convention, no matter how we may enjoy the good time stunts, which, after all, can be only the side dishes of the feast. The directors of this Eastern meeting, must be credited for putting over a most notable series of star numbers. I do not recall that in any convention of my experience, not even the remarkable one of Chicago, last winter, such an aggregation of men of the first magnitude, who had really great things to say. While every number was filled by a noted expert, and every topic covered had to do with the big general purpose of the convention there was not one address, that did not spread far beyond the boundaries of mere professionalism. Furthermore, in not one of them, was there any of that over-strain of high-browism, that makes so many educational addresses even from great men, more or less of a bore. These men did not forget their auditors, nor ever depart from the saving grace of naturalness and humor. There can be no higher praise than this for any convention address.

President Fuller Sounds the Key Note After a happy, well-worded and appropriate extension of general greetings by Horace G. Healey, of New York, Editor of The Business Journal, and chairman of the local committee of arrangements, J. E. Fuller, of Goldey College, Wilmington, Del., tossed the ball across tbe plate and the game was on. Fuller is one of the best known shorthand teachers in America one of the few who foregather with the great professional stars, and possibly this is why he is one of the best masters of off-hand English diction, in this country. He is crisp, witty and trenchant, to a degree, and his every utterance bubbles and sparkles with a quiet unexpected humor that makes him delightful to his listeners. His address, prefaced, with a sort of playful apology for making any address whatever, was meaty, but brief and to the point. He recommended some desirable minor changes in the constitution, but his most important plea, was for a general committee to investigate and report as to tbe right and wrong things in business education, both in the public and in the private school, with a view to standardizing the ethics and methods of tbe profession. We are constantly criticising one another for a lot of things, that if wrong, should be authoritatively so declared. He intimated that if the private commercial schools do not "clean house" themselves, the public through, the agency of inspection laws, is likely to do it for them. Mr. Fuller thinks it is time for

D. A. MCMILLAN, Secy.

reputable commercial educators to know the truth, and to declare themselves for a standard of commercial school righteousness. Later, this recommendation was endorsed by the Association, and provision made for a committee to work along these lines.

The Corporation Schools. Within the last four or five years a new class of schools has appeared in the East, which are known as "corporation schools." These have been established by certain great business organizations, such as Wannamakers, the National Cloak and Suit Co., The New York Edison Co., the purpose being the training of their own employes for greater general and special efficiency. These schools have formed a general organization, with a view to mutual co-operation, the exchange of ideas, and standardization of methods, etc. There is much difference of opinion among eastern educators as to the need and worthiness of these schools. The case of the corporation school, was to have been presented at this meeting by T. C. Hendershott, of the Edison Co., but as he did not appear, his place was taken by Mr. E. J. Mehren, Treasurer the "National Corporation Schools," which is the name of the central organization. Mr. Mehren gave a lucid and interesting account of the corporation schools, the reason for its existence and the methods of its operation. He said that these schools are to some extent, a needed substitute for the old apprenticeship system, which has about disappeared in modern business life. In the apprenticeship system, the man at the bench did the teaching, which was necessarily crude, unsystematic and without content. The corporation school uses teachers who are trained for the purpose, men who are not only familiar with the shop, but who know and apply pedagogic methods. The teaching is not confined to mere manual arts, but includes salesmanship, advertising, office technic, accounting, etc. There are now one hundred corporation schools in the United States, fifty-seven belonging to the organization. Hitherto, the work has been mostly confined to specific training, but there is now a strong tendency to make the work broader and more educative. Most of the pupils are not high school or commercial school graduates but are recruited mainly from the grades. However desirable it may be for these youth to get more schooling, the fact remains that the great majority of them, have to go to work, and the corporation school is to them a necessity in making them more efficient, and thereby increasing their earning power. Mr. Mehren heartily favors the continuation school plan as adopted in Wisconsin and other states. He criticised the public grade schools for failing to give pupils such adequate training in penmanship, elementary English, arithmetic, spelling, etc., as would relieve the corporation school from the now necessary burden of teaching these subjects. "The better you public school men do *your* work, the better the corporation school can do *its* work," was his final admonition.

A Financial High Brow "The Construction of Problems for Laboratory Work in the Teaching of Commercial Subjects," was the somewhat cryptic caption of an address by Prof. Charles W. Gersenberg, Assistant Professor of Finance in the New York University. The professor, who is a delightfully genial person, was evidently in a whimsical mood, and made a number of paradoxical observations which left the audience in some doubt as to just where and when he should be taken seriously. He observed that it was "one of the privileges of an old college professor to know nothing about his profession," and the crowd laughed, perhaps without knowing just why. He followed this up with a mild "knock" for the corporation school, saying that its sole purpose seemed to be "to give a student a milage ticket to one particular spot." Regarding laboratory problems he said they should be (1) simple and practical; (2) concrete; (3) easy to teach; and, (4) strategic. In humorous vein, he proceeded to give his own experiences as to selecting such problems, and his use of them as "a salesman of business information." His most serious, as well as most understandable suggestion was, that teachers may with great advantage, bring into their school rooms, a great many live documents from the business world such as tax lists, tariff schedules, railway time-tables, and other "actual business tools." He then alluded, rather casually, to certain complicated problems in finance, which were a little hard for a mere layman to follow. As to the element of strategy, in business, he said that every healthy person likes a fight, and that this element of contest, or the measurement of opposing wits is a greater attraction to big business men than the mere money-making. This point he illustrated with a well-told story of how J. Pierpont Morgan, once controlled an election in a railroad stock fight, by having the leader of the opposition kicked down stairs, and then carried off to a distant police court by a fake policeman, who disappeared without filing a charge. Before the outraged insurgent could get back to the hall, Morgan had the election all over with. The professor left us guessing as to the moral to be drawn from the story. As a whole, Prof Gersenberg's address, though, entirely interesting in its piquant humor, was a bit hard to focus on, a sort of pyrotechnic shower, of very glittering generalities, rather beyond the telescopic range of his auditors. His wit and fun, however, happily relieved the subject from tedium.

Plain Common Sense From a Great Accountant Friday's program opened with a lucid and highly informing talk by Prof. Robert H. Montgomery, President of the American Society of Public Accountants, and Professor of Accountancy of Columbia University. He is also senior member of the well known accountancy firm of Lybrant, Ross Bros. & Montgomery, of New York. His theme was, "The Interpretation of Financial Statements." Such a subject treated by such an expert, would ordinarily have been miles above the comprehension, of any mixed audience, but Prof. Montgomery, never once led his auditors into the clouds. The speaker's bed-rock proposition was, that any financial statement should be intelligible to those who have not studied bookkeeping. The tendency of bookkeepers is to prepare statements, that, in form and terminology, are so technical, that the business men for whom they are prepared do not understand them. A statement should set forth in non-technical language the actual assets and liabilities, presenting real things rather than obscure classes of things. There should be no "balancing" of a financial statement, or even a reference to the terms, "debit," and "credit," No knowledge of bookkeeping or bookkeeping technic should be necessary in order to read and understand a financial statement. To omissions, concealments, and obscurity in financial statements, the speaker attributed a great number of business failures. He stated that in the famous failure of H. B. Claffin & Co., it was found that there were more than thirty millions of dollars of liabilities, that had not appeared in their financial statements. Prof. Montgomery led us to infer that the financial statement is the solar plexus, so to speak, of any business, and that it is the basis of all schemes of accounts. He said that there was really little distinction between bookkeeping and accounting, and that it is impossible to know one without a knowledge of the other.

He asserted that a knowledge of the facts, and actual units of a business, as presented in a statement, should precede a knowledge of bookkeeping, and left us to infer that this knowledge supplies the proper point of approach to the study of accounts. The speaker modestly admitted that he was not yet certain as to how bookkeeping could best be taught, but found consolation in the fact that nobody else seems to know. He criticised the indefinite and misleading use of such terms as "cash" and "merchandise" which may mean anything or nothing. Also, he urged that every account in a ledger should be specifically described, even though it may take two or three lines to do so. Mere ledger titles often tell nothing. He emphasized the unreliability of financial statements that are made up of mere conventional account-titles, and indicated the valuable services of modern accountants, in enabling banks to interpret safely the values presented in statements.

Summarizing his talk, he gave the following as the requirements of a genuine financial statement:

1. It should be understood.
2. It should show all actualities affecting a concern's solvency.
3. Things, not mere titles, must be represented by figures.

Prof. Montgomery is a vivid and pleasing speaker, and he won our thanks for his most interesting illumination of a subject naturally dry and technical. His masterly, but simple and direct talk, must have been of the greatest benefit to every teacher of bookkeeping who heard it. It was well worth the whole trouble, time and expense of the convention to hear such a man discuss a subject upon which he is a supreme authority. It is matter of this kind which make conventions worth while.

John Barrett's Great Address No one who has a speaking acquaintance with his country's history for the past ten years, can have escaped the name of John Barrett, publicist, orator, diplomat and statesman, who for the last four years has been Director-General of the Pan-American Union. It was a great stroke on the part of the convention management, to secure this dynamic man for an address. His theme read, "Pan-American Commerce and the Panama Canal; What they Mean to the United States," but he is an orator and thinker of too great sweep and force to be confined to the narrow limits of any set text. I am tempted to throw up my hands before the task of trying to make even a skeleton report of this wonderful man's equally wonderful message. He is more than an American; he is a world citizen with the capacity of heart and brain to take all humanity to his arms.

I had complacently supposed that I knew a little something about my country's geography, commerce and world relations. I also thought I knew something about our sister Latin nations to the South. But Mr. Barrett had not talked five minutes before I realized that I had never been beyond the infant school in this subject. I made six pages of topically condensed notes on his great address, but I shall not attempt that elaboration in the space at my disposal. It would be like trying to visualize a mountain landscape through a keyhole. For an hour and a half, he kept the five or six hundred people before him either in a state of breathless attention, or in tumultuous applause. His great plea of course, was for an understanding of and a sympathy and a genuine brotherly friendship for the liberty loving million of our fellow Americans to the Southward. His logic, his array of salient facts, and his compelling eloquence on this great theme could hardly be surpassed by any living man. I had known that John Barrett was a thousand unit power engine of energy and world-wide accomplishment, but I did not know, as I now do, that he is an orator and statesman of commanding stature. Behind him, as he told us, is an organization of 170 millions of Americans. Barrett is a man who thinks in terms of continents, and talks of export and import units as ordinary men talk of the price of groceries. He told us that at

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the outbreak of the European war, ninety per cent of all South American commerce was carried in English and German bottoms, while at the same time, our exports to these countries was $800,000,000, or $200,000,000 more than Great Britain's and about twice that of Germany. Using these figures as an argument for a government aided merchant marine, the speaker exclaimed, "What would you think of the business management of a great department store in New York, that should depend for the delivery of its goods, on the wagons and vans of its competitors?"

Regarding the service of the Pan American Union, Mr. Barrett referred to a letter he had received from the English Statesman, Winston Churchill, in which the latter quoted Premier Arquith as saying that if Europe had formed a similar good will organization, there would never have been a war.

Every one of us who heard Mr. Barrett's address will be a bigger and broader Americans from now on.

An Efficiency Philosopher Talks Saturday's general session opened with a unique address by Harrington Emerson, the well known efficiency expert of New York. Mr. E. is a clean-cut elderly gentleman of scholastic aspect and his theme was "Fundamental Principles of Business Management." There was in his talk not much about business management, but it was undeniably "fundamental." He started at the bottom of things with an outline of the biological basis of nature, dwelling on the interdependence of vegetable and animal life. Some of his conclusions were rather startling, as for instance, that plants are in many respects superior to animals in biological efficiency, and that most of the lower animals, are in turn, more efficient than man. In fact, he gave the genius Homo a merciless dissection, and almost made us wish that we had been born as perfectly innocent and efficient tadpoles or mushrooms. Mr. Emerson stated that man is handicapped with some thirty-six "stupidities." Among these he enumerated, murder, theft, deceit, war, race antagonism, and sex antagonism, which he said is "a late stupidity." Most of these stupidities, he averred, man had thus far, hardly made an effort to get rid of, and left us to conclude that man would not amount to much until he did. The speaker said that man could find in his own body a perfect example and type of efficiency—one brain ruling many vital and other organs, all correlated and working harmoniously in a perfectly efficient organization directed from a central authority. He referred to the fabled Hydra of Greek mythology, as a type of many modern social organizations, remarking that he had always been sorry for the poor Hydra with its nine heads, all working at cross purposes, some, perhaps being moral and orderly, while others might be carrying on ill schemes, or flirtations with some of the other heads. "The Commission idea of government," he said "must have been suggested by the Hydra," leaving us to infer that Tammany and Boss Murphy must be a much better efficiency plan. A remarkable aggregation of unique ideas have sprouted in Mr. Emerson's venerable thought dome, but they sound funny from an efficiency engineer. I rather suspect that this was one of Mr. Emerson's play days.

An Educational Bull Mooser I hope this is not too flippant a reference to the stirring and snappy address of Prin. W. D. Lewis, of the William Penn High School of Philadelphia, but really the temptation to this levity is not to be resisted. Mr. Lewis, a year or two ago, wrote some mighty moving articles for the Saturday Post on the democratizing of our high schools, which have since been put into book form. Some of us, therefore, knew a little of what he was likely to give us in his talk entitled, "Schools for Everybody." Mr. Lewis believes, and ably backs his belief, that our high schools are not solely for those who are specially privileged in mind or pocket-book. He divides young people roughly into two classes: (1) those who are "book-minded," (2) those who are not. He denies that the first class should have all the petting and the pie. He demands that even the "school loafer" should have his chance, and that he can be helped if we go at it right. The school he told us should have a four-fold purpose :

1. Opportunity, through books, for a broader experience with the human race.
2. Acquaintance with the world in which the child is to live.
3. Attention to health conservation.
4. Preparation for academic training.

School teachers he divides into two classes :

1. Worshippers of the past and devotees of the exploded fallacy of "mental discipline."
2. Those whose eyes are turned to the future, and who are alive to the phenomena of modern life. One main purpose of the schools is to prepare men and women to solve the problem of modern life—to become good citizens in the broadest sense of the term. He believes that the problem of the greedy trusts, unfair privilege—unequal social chances, etc., should be tackled by the schools. The really good citizen is the man who wants to right wrongs and to make his country a better place to live in. Things won't go right so long as there are less than 350,000 of our hundred millions of people who have incomes of over $2,500 a year. "It is being forced to live on less than $500 a year that makes the I. W. W.," he exclaimed.

"The Coal Trust being forced to raise the wages of its employees, four million of dollars, turned around and recouped itself by boosting the cost of coal to the consumer more than twelve millions. Are not these problems worth studying in the public schools?"

Now do you see why I have referred to Mr. Lewis as an educational Bull Mooser? And to think that these fine dynamic, progressive ideas come from staid old Philadelphia! But Mr. Lewis has not the faintest ear-mark of an agilator He is just human and sympathetic, and rational, and has the faith of a prophet in the destiny of the child and the race. How thoroughly did we enjoy his straight-from-the-shoulder talk! Here's wishing more power to his elbow.

The Saturday program closed with a practical talk on filing systems, by Mrs. Alice L. Robinson, of the Texas Company, of New York, who is rated a finished expert on this subject. Consideration of space forbids my giving any detailed report of this technical address, which was highly praised by those who are more competent judges than the present scribe.

The Round Tables I had not time to attend all these but from all I could hear they were snappy and interesting functions and turned out some good ideas. They were carried on during a part of two days and included the following: Bookkeeping, Pitmanic Shorthand, Gregg Shorthand, Penmanship, Arithmetic, Private School Managers, Commercial School Principals and Heads of Departments, Typewriting, Stenotype.

Trade Exhibits A large room on the Convention floor, was set apart, for those who came to the meeting with things to sell A dozen or more exhibitors held forth here, and the room was a popular resort before and after meetings, and between times. The drawback to this feature, as always, was its tendency to keep members away from the convention sessions. In the opinion of many, this feature should either be abolished, or else the exhibit room should be kept closed while the sessions are being held.

L. B. MATTHIAS, Treas.

Other Attractions The Committee of Arrangements, at this meeting broke all previous records in the matter of providing, entertainment, special tours, theatre parties, etc., for the visiting teachers. Besides two special sightseeing tours on the Green auto cars covering all the interesting parts of Manhattan Island, there were outlined on the program no less than fourteen special "Educational Tours," including trips to the Statue of Liberty, Brooklyn, Grant's Tomb, Central Park, etc. On Friday and Saturday afternoon, many members, took these touring trips. On Friday evening, many theatre parties were provided at reduced rates. Taken all in all, I have never known an educational convention, where so many good things "on the side" were provided or where there were so many opportunities for enjoyment and recreation. Our New York friends certainly know how to do it.

The Election The election of officers and the selection of a meeting place are in the E. C. T. A. practically determined by committees and awaken no excitement. There is, I believe, a provision for revising the action of the committees, should there be any organized opposition to their action, but this rarely or never happens. The committees meet, confer, decide upon suitable candidates post their report on the bulletin board, and their action is then endorsed in convention. This method eliminates, a lot of time-wasting, and nervous wear and tear, and the only objection to it is that it might lead to getting the association into the control of cliques. No serious trouble appears ever to have arisen in this regard however.

The President chosen for the ensuing year, is that brilliant young educator, Mr. W. E. Barthlomew, State Inspector of Commercial Education, Albany, N. Y. Mr. B. is an able, forceful and progressive man and his selection does honor to the judgment of the electors. That popular commercial school man, Mr. E. H. Fisher, of the Winter Hill, Mass., Business College, was given the Vice-presidency. There was no election for Secretary as that practical and efficient hustler, Mr. D. A. McMillan, of the Newark, N. J., High School was elected to that position last year for a three years' term Of course Mr. L. B. Matthias of the Bridgeport, Conn., High School, was re-elected as Treasurer, a position he has held since the organization of the Association. Mr. M. and his charming better half, who ably seconds him as Assistant Treasurer, have become such familiar figures at these meetings, that, without them at the enrollment table, nothing would seem natural. May they long continue to give us their always cheery welcome to the "entrance gate." New York was selected as the next meeting place.

Some Parting Thoughts I turn away from this fine meeting, full of optimism for the cause of useful education that has become so dear to me during the twenty years I have been fore gathering with the commercial school men and women of this great country. In these years I have seen commercial education, grow from a puny youth to a giant of power and accomplishment. I recall that in 1896, it was only through hard efforts that we could get together in the largest organization of commercial teachers then in existence, the necessary one hundred members, to entitle us to reduced railway fares. We now have no trouble in assembling from 300 to 500 in each of the three big associations that now exist. Besides these, there are active and enthusiastic state organizations, in Indiana, Kansas, Iowa, Nebraska, Missouri, Wisconsin, California, and I am not sure how many other states. That is surely going some. Twenty years ago, we could hardly get any educator or other public man of prominence even to show his face at our meetings. Now university presidents, college professors, high government officials, and eminent business men, respond to and feel complimented by invitations to appear on our programs. In the great movement to vocationalize our

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OPPORTUNITIES FOR COMMERCIAL TEACHERS IN THE HIGH SCHOOLS OF THE LARGER CITIES

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Teachers of commercial subjects doubtless know in a general way that the larger cities, such as New York, Boston, and Chicago, have certain prescribed regulations governing the appointment of teachers to high schools in which commercial courses are given. The prevailing impression, however, among teachers is that the requirements are quite exacting and the chances of appointment slight. Furthermore, there is a feeling that the salaries paid by the larger cities, the greater prestige enjoyed by the teachers, the yearly increase in salary according to a fixed schedule, and, in several instances, the pension system for retired teachers, must surely result in a supply of teachers for such positions much in excess of the demand.

Such impressions, however, are due largely to a lack of accurate information, for, on the contrary, the school authorities in these cities are unanimous in stating that they have great difficulty in securing candidates of the training and experience commensurate with the salaries which are paid. The candidates with few exceptions are local teachers and not uncommonly teachers in the elementary schools who by taking summer courses or by private study are able to meet the technical requirements and, with this limited training and with no commercial school experience, receive appointments because no teachers of a higher rating are available. As a result of the rapid expansion of commercial education and the increasing numbers of pupils electing the commercial course, these schools sometimes find it necessary to choose teachers from academic lists or to transfer teachers of academic branches to the commercial work. Such teachers must of necessity acquire their commercial training simultaneously with their pupils with such results as might be expected.

All of the conditions mentioned naturally tend to retard the development of the commercial courses and to impair the efficiency of the teaching. For these reasons the school committees of the larger cities would welcome an investigation of their requirements by well-trained and progressive teachers. Many ambitious teachers, both men and women, located in the smaller cities where the salaries are moderate and the opportunities for advancement limited, would find upon investigation that the requirements are quite possible of attainment; and such teachers, by taking the prescribed examinations and by obtaining a reasonably high rating, could feel quite sure of appointment, thus bettering themselves both professionally and financially.

For the information of interested teachers, it is proposed in this article and in others to follow to review briefly the regulations governing the examination and appointment of teachers of the commercial branches to the high schools of certain of the larger cities, giving salary schedules, sample sets of examination questions, and commenting upon other points of general interest.

The present article will review the requirements for admission to the Boston schools. In passing, it might be stated as illustrative of the difficulty experienced in securing suitable candidates that at the annual examination conducted by the Board of Superintendents, of Boston, in January, 1915, only fourteen candidates took the commercial examination. Approximately seventy per cent of this number passed, which means that the eligible list will doubtless be exhausted long before all vacancies are filled. One of the Boston high schools, of the nine doing commercial work, will alone need five new teachers next year.

The following outline is compiled mainly from the Board of Superintendent's Circular No. 27, entitled "Circular of Information Relating to the Examination, Certification and Appointment of Teachers and Members of the Supervising Staff in the Public Schools." Copies of this circular may be procured by writing to the Secretary, Board of Superintendents, Mason Street, Boston.

EXAMINATIONS—WHEN HELD

As a means of selecting properly qualified teachers, regular examinations are held annually, beginning the last Monday in January and occupying usually three days. Persons intending to take the examination are expected to notify the Secretary of the Board of Superintendents on or before November 1 preceding.

Special examinations may be held whenever the needs of the schools require.

GRADES OF CERTIFICATE ISSUED

Two types of certificates are issued to successful candidates, viz.:

(1.) Regular high school certificate based upon the examination taken by candidates who hold a diploma from a college or university approved by the Board of Superintendents.

(2.) Special certificate in commercial branches granted to candidates who are not graduates of colleges or universities. Such candidates must hold a diploma from a high school approved by the Board of Superintendents or give evidence of an equivalent education.

Because of the two grades of certificates issued, the examination required of all candidates differs in certain minor respects as explained below, depending upon whether the candidate is a graduate of a college or university. The salary schedule is the same for the holder of either certificate, and the only respect in which the holder of the special certificate is at a disadvantage, is that such a person is not eligible to appointment to a higher rank and correspondingly higher salary schedule until after the satisfactory completion of seven years of permanent service.

TEACHING EXPERIENCE

Three years' successful experience in teaching and governing regular graded day schools is required of all candidates. All teachers enter the service upon the minimum salary of their respective ranks, no credit being given for experience in addition to the required three years.

EXAMINATION SUBJECTS

(FOR MASTERS, JUNIOR MASTERS, FIRST ASSISTANTS AND ASSISTANTS

Regular High School Certificate (College graduate)

1. English and American Literature.
2. One foreign language (Latin, French or German.)
3. Psychology and Principles of Education.
4. Essay.
5. General History.
6. One major and two minor subjects to be elected from the following group. The major subject must be chosen from those marked 1; one minor subject from those marked 2; the second minor subject from those marked 3.

SUBJECTS

Major Subject

1. Bookkeeping and Commercial Arithmetic.
1. Phonography and Typewriting.

First Minor Subject

2. Economics.
2. Bookkeeping and Commercial Arithmetic.
2. Phonography and Typewriting.

Second Minor Subject

3. Commercial Law and Commercial Geography.

Special Commercial Certificate—The only difference in the examination given to those who are not graduates of colleges and who are eligible for the special certificate, is that instead of a foreign language, the candidate may elect to be examined in Algebra or Plane Geometry.

Note: For neither grade of certificate is the candidate examined in penmanship, but all persons who enter the service of the city as teachers of commercial branches in high schools must meet certain requirements in penmanship within two years from the date of such appointment.

EXAMINATION FOR TEACHERS IN BOSTON CLERICAL SCHOOL

In September, 1915, a new school was opened, known as the Boston Clerical School, to "serve primarily the needs of girls by offering specialized and intensified training in clerical vocations. Three courses are offered: First a course for office service for girls who have successfully completed two years of high school work; second, an advanced course for stenographers, for girls who have completed three years of high school work; third, a course for expert bookkeepers and secretaries, for men and women who are either high school or college graduates."

Students are admitted at any time during the school year and will receive a certificate upon the completion of the prescribed course, there being no specified length of time for the completion of the course.

An examination in the following subjects is given to candidates for teaching positions in the Clerical School:

1. Essay.
2. Business Arithmetic.
3. Modern Business Methods adn Practices.
4. Bookkeeping and Accounting or Phonography and Typewriting.
5. Commercial Law and Commercial Geography.
6. Salesmanship or Economics or Industrial History.
7. Demonstration of skill in teaching a class of pupils and of ability to do class organization work.

AGE LIMITATION

Candidates who shall have reached their fortieth birthday on or before the thirtieth day of June next following the date of examination are not admitted to the examination. The employment of teachers shall terminate on the thirty-first day of August next following the seventieth birthday of such person.

REQUIRED CERTIFICATES AND TESTIMONIALS

Each candidate should bring to the examination (a), a certificate of health from a physician; (b), documentary evidence as to age, preferably a birth certificate; (c), documentary evidence of academic and professional education and of teaching experience; (d), testimonials relating to character, scholarship and experience.

SCALE OF MARKING

The marking is on a scale of one thousand points, of which six hundred points may be obtained by examination and four hundred points may be allowed for amount and quality of previous experience.

ELIGIBLE LISTS

Names of candidates who successfully pass the prescribed examinations and are consequently eligible to appointment are arranged in graded eligible lists, in the order of their respective rating as determined by the examination.

APPOINTMENTS

Appointment to a permanent position must be from the eligible list in the order in which the names of successful candidates appear thereon.

SALARY SCHEDULE

Masters, heads of departments, first year, $2340, annual increase of $144, maximum, $3204.

Junior Masters (men), first year, $1476, annual increase of $144, maximum, $2628.

First Assistants (women), first year, $1332, annual increase of $72, maximum, $1764.

Special Assistants, (women), first year, $600, annual increase of $72, maximum $960.

Clerical instructor(Clerical School) first year, $1584, annual increase of $144, maximum, $2448.

Clerical Assistant (Clerical School) first year, $960, annual increase of $72, maximum $1740.

Following is the major examination in Bookkeeping and Commercial Arithmetic, and the minor examination in Commercial Law and Commercial Geography given in January, 1915:

Major Bookkeeping and Commercial Arithmetic

HIGH SCHOOL CERTIFICATE

Special Commercial Certificate for High School

This subject has the maximum of 150 points assigned to it. The answer to each question may receive not more than the number of points indicated.

BOOKKEEPING

Part 1. (120 points.)

1. Hon. Henry B. Wilkins, at his death, left $5,000 to the Rutland Library, the income to be used in the purchase of standard books. The bequest was turned over to the trustees of the library June 6. June 10 the fund was invested by the trustees in the City of Rutland 4½ bonds, due 1948, at 98½. December 1, the trustees received a check for the semi-annual interest on the bonds purchased. Make journal entries for the above transactions. What was the amount of the uninvested portion of the fund?

2. Describe fully the method you consider best for presenting the subject of bookkeeping to a class of beginners in a high school.

3. (a) A pays a creditor $1,500 to apply on account. How has the net capital of his business been influenced? (b) He receives payment for a non interest bearing note, $1,700. Has his net capital been increased or diminished, and if so, how much? (c) He pays a maturing note, $1,500, with interest, $175. In what way has his capital been affected?

4. Arrange the following accounts in the order that they would appear in a trial balance to show a proper classification in the ledger: Expense, notes payable, cash, interest, accounts receivable, W. F. McIntyre, Capital, sales, furniture and fixtures, mortgage payable, notes receivable, insurance expense, salaries and wages, freight and drayage, purchase, inventory, shipment to M. P. Doe, No. 1, purchase discounts, real estate, sales discounts, reserve for depreciation of property, profit and loss, accounts payable, W. F. McIntyre. Personal, discount, delivery equipment, City of Lynn 5's, 1930, good will, commission earned, taxes accrued, insurance prepaid.

5. A. B. Smith and I. B. Irons have been conducting a business of manufacturing shoes under the firm name of A. B. Smith & Co. Their trial balance after closing the books at the end of the year shows the following balances:

A. B. Smith		$10,000.00
I. B. Irons		9,500.00
Inventory	$18,786.95	
Plant and Machinery	8,350 75	
Accounts Receivable	8,495 80	
Notes Receivable	4,200.00	
Accounts Payable		12,650.65
Notes payable.		10,464.00
Cash	2,145.60	
Office Fixtures	635 55	
	$42,614.65	$42,614.65

Henry Brown, another manufacturer in the same line, who has kept his books by single entry has balances as follows :

Henry Brown, Capital		$7,000.00
Merchandise on hand	$6,500.00	
Customers	5,400.00	
Accounts owed		4,850.00
Machines, equipment, etc.	2,450.00	
Bills payable.		3,200.00
Equipment for office	487.30	
Money in bank.	212.70	
	$15,050.00	$15,050.00

The two firms wish to consolidate and form a corporation for the new business, with an authorized capital of $30,000. The corporation takes over all assets and assumes all liabilities of the component concerns, at their book values. Each partner is to receive stock of the corporation, the par of which will equal the amount of his former capital account.

(a) Make the journal entry for closing the books of A. B. Smith & Co.

(b) Make the journal entry for closing the books of Henry Brown.

(c) Make the opening journal entries to spread the accounts on the books of the new corporation.

COMMERCIAL ARITHMETIC

Part II. (30 Points.)

1. A commission merchant sold a consignment of flour at 2 per cent. commission and invested the proceeds in bacon at 5 per cent. commission. What did he receive for the flour and pay for the bacon, if his total commission amounted to $150?

2. A merchant retired from business with a capital of $20,916,25 and with it bought $8,000 par of 5 per cent. bonds at 106¼, $5,000 par of 6 per cent. bonds at 105 3-8, and invested the remainder in manufacturing stock at 96 1-8, paying 8 per cent. dividends. What was his annual income, the brokerage for buying each class of securities being 1-8 per cent?

3. A merchant bought a bill of goods invoiced at $5,475.76, less 10 per cent and 5 per cent, terms net 60 days, or 5 per cent, 10 days. Not having the ready money, he borrowed it at 6 per cent interest and accepted the 10 days terms. Find his gain by so doing.

4. Find the equated dated for paying the balance of this account :

Dr B. E. Nicaul Cr.

1914				1914	
May 12	to Mdse.	30 days	$700.00	June 18 Cash	$200.00
June 5	"	60 "	450.00	Aug. 20 "	400.00
July 8	"	90 "	825.00	Sept. 3 Note, 30 days	300.00
Aug. 6	"	Net	340.00		

MINOR COMMERCIAL LAW AND COMMERCIAL GEOGRAPHY.

High School Certificate

Special Commercial Certificate for High School.

This subject has a maximum of 100 points assigned to it. The answer to each question may receive not more than the number of points indicated.

1. (10 points.) Draw a rough draft of a negotiable instrument and state all the essential conditions it should possess.

2. (10 points.) Distinguish clearly between a partnership and a corporation, and show the advantages and disadvantages of each.

3. (10 points.) Who is a referee? How is he appointed? What are his duties?

4. (10 points.) What are the statutory provisions as to chattel mortgages in Massachusetts?

5. (10 points.) Define each of the following terms : Warranty; acceptance supra protest; quit claim deed; a common carrier; replevin action; defeasance clause in a mortgage; credit insurance.

6. (10 points.) Give the chief facts about the quarries, the forests, and the fisheries of New England.

7. (10 points.) Locate the source and trace the shipping route of each of five different building materials used in Boston.

8. (10 points.) Compare as to importance the coastal and the foreign commerce of the United States. Show how our coastal trade is affected by the Panama Canal.

9. (10 points.) Name and locate four cities in the United States that owe their importance to minerals found in their vicinity.

10. (10 points.) Locate the petroleum industry of the United States. Describe the methods of transportation of the petroleum from these locations to the consumer.

Swift Current, Sask., is the youngest city in Canada, yet it enjoys the distinction of being the largest initial grain shipping point in the world.

A splendidly printed folder recently received bespeaks an unusually wide-awake promising city. Mr. J. B. Mack, the well known business college man, recently of Moose Jaw, is now located there. In connection with conducting the Mack Business College he is now publishing a new book on touch typewriting entitled "The A-B-C Method." Mr. Mack at one time published, from Nashua, N. H., a penman's paper. He is a well-known penman, as well as a business college and shorthand man.

From a recent letter from Prof. G. C. Clark, of Maine's Wesleyan Seminary, Kent's Hill, Me., we take pleasure in quoting the following :

"This is a school of many departments among which the commercial department is one of the oldest having been established in 1884. We believe that ours is the first business course to be included in a seminary in Maine, in fact the first business school for pupils of high school grade with the exception of the regular business colleges.

We teach the following courses as a part of the commercial requirements: Penmanship, Business Spelling, Commercial Geography, Commercial Arithmetic, Commercial Law, Economics (Money & Banking), Shorthand & Typewriting, Bookkeeping.

We also require regular work in the seminary courses.

We have a course in Normal instruction for those who may wish to teach commercial branches.

A course in business correspondence is given by a teacher in the English department.

We have a unique system not usually followed by commercial departments whereby we require Bookkeeping to be taken at least two regular periods with no work outside except for the backward pupil. One period is employed for instruction in the theory of bookkeeping and the other is used for practice work, each pupil working out his own sets and all supervised by a teacher."

A. F. White, principal of the Fort Madison, Iowa, Business College, states that their highest daily enrollment this year reached one hundred twenty, with thirty in the night school. This means that the Fort Madison College is in a very flourishing condition.

WATERLOO, IOWA, CONVENTION CALL.

Last call for the meeting of the Central Commercial Teachers' Association. This organization will hold its annual meeting in Waterloo, May 6, 7 and 8. Many good things and splendid men are on the program.

The speakers include such men as : Henry R. Pattengill, of Michigan; W. J. Pilkington, of Des Moines; C. P. Colgrove, of the Iowa State Teachers' College; Harry Spillman, of New York; J. S. Knox, of Cleveland. And over fifty other men and women of national reputation.

There will be regular institute classes in the following subjects under the direction of capable teachers :

Bookkeeping, C. C. Marshall; Penmanship; Gregg Shorthand, Miss Kittie Dixon; Typewriting, Chas. E. Smith; Pitmanic Shorthand, O. H. White; Stenotypy, B. T. Bryan.

These names are sufficient to guarantee the best of service. There will be three round table discussions under the leadership of experts who will take up live topics. There will be an all-day session Thursday, May 6, of Private School Managers. Thursday afternoon there will be a conference and love feast between School Managers, Book men and Appliance men, followed by a 6 o'clock dinner and story telling contest between Managers and Book men.

In the evening will be a reception to Teachers, Proprietors and Book men. There will be a fraternal luncheon Friday noon and another one Saturday noon, and a big dinner and general good time Friday evening.

Everyone interested in commercial education in the Middle West should be present. We have room for everybody and a royal welcome for all who come.

ALMON F. GATES, President.

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

Article No. 9.

I have chosen a columnar form of Cash Book which is more or less familiar because of its frequent use in our various popular text books. By consulting the illustration it will be seen that the business making use of this form has, first, subsidiary ledgers for the personal accounts of customers and creditors, and controlling accounts for each in the general ledger. It will also be noticed that the concern both receives and issues many promissory notes, which are discounted frequently and that customers' and creditors' accounts are also subject to discounts.

In starting a form of this kind I first teach the system and use of controlling accounts, which I have set forth in detail in a previous article. This provides the way for the introduction of the special columns for accounts receivable and payable; also in connection with them, I introduce the net cash and general column. When this has been thoroughly acquired by the student, I next introduce the merchandise discount column of the accounts receivable and payable. The one point to emphasize in the introduction of these last columns mentioned is the fact that discounts on the debit page of the cash book do not represent cash received, and therefore are not posted to the credit as the accounts shown on that page usually are. The same feature in the inverse is true of the credit page. This point may be made clear by means of illustrating the separate entries in journal form. I then take the columns for notes receivable and payable, which are merely post-saving devices, and, in conjunction with them, I introduce the interest and discount columns, which are easily presented to the student because of their similarity to the merchandise discount column. The individual entries for notes receivable and payable are checked as shown in the illustration to indicate that they are not posted except by footings. The postings of these footings is indicated in the illustrations. Then I introduce, as a labor-saving device, the expense column on the credit page. Each individual entry for expense is checked, and the footing only is posted. In the general column entries are made for such items as have no special columns, such as investment, etc. All net cash received and disposed of, regardless of what other columns it is entered in, must be indicated in the net cash columns. The purpose of this is that, in order to ascertain the balance of the cash book, the difference between these two columns may indicate the cash on hand, without reference to any other column.

Many of our text books teach the student to post these footings from the books themselves, and from the individual columns. A better way, which is advocated by prominent accountants, is to express the information given by these columns in the form of a journal entry and to post that journal entry. The debits and credits in each entry can be seen to be complete, and, if a separate entry is made for each book, no column or book or footing can be overlooked or omitted. To illustrate let us take the debit page of the cash book, as given in the diagram. A journal entry would be as follows :

Cash Book — Credit Page

Date	Gen L.	Cus L.	Acct. Dr.	Explanation	N. Csh Cr	M. Dis.	Accts. Pay	Int. & Dis.	Notes Pay	Expense	General
May 1	✓		Expense	for rent 1 mo.	75					75	
3	7		Fur. & Fix.	bot. new set.	380						380 —
5	1✓		Expense	sundry items	4 60					4 60	
7		18	K. Brown Mfg. Co.	in full dis. 1 per cent.	396	4 —	400 —				
15			Notes Pay	Note p'd before due dis. 6 per cent. 30 dis.	696 50			3 50	700		
8		21	J. Simon & Co.	in full dis. 1 per cent.	990	10 —	1000 —				
16	✓		Notes Pay	notes paid before due dis. 6 per cent. 50 dis.	595			5	600		
17	8		Real Estate	purchase building for stable.	2000						2000 —

Cr. Cash — Cr. Mdse. Dis. — Dr. Accts. Pay. — Cr. Int. & Dis. — Dr. Notes Pay. — Dr. Expense — Dr. items individually

Cash
Mdse. Discount
Interest and Discount
To Accounts Receivable
Notes Receivable
Sundries (Items posted)
Entry for the Credit Page of the Cash Book
Accounts payable
Notes payable
Expense
Sundries (Items posted)
To Cash
Mdse. Discount
Interest and Discount

The sundries are the items in the general column which are posted individually from the books themselves, and are expressed in the journal entry only for purposes of equilibrium. Entries for the purchase book, sales book, and notes receivable and payable books, (if these latter are used as books of original entry) would be as follows:

PURCHASE BOOK

Purchases ———
To Accounts Payable ——
Sales Book.
Accounts Receivable ——
To Sales ——

NOTES RECEIVABLE BOOK.

Notes Receivable ———
To Accounts Receivable ——
Notes Payable Book.
Accounts Payable ———
To Notes Payable ———

In the first two entries, if a single form of merchandise account is used instead of accounts with purchases and with sales, of course the name "Merchandise" would be substituted in the place of "Purchase and Sales." In the use of the Bill Book, the entry is made as indicated above for the footing of the money column which indicates the notes received and issued, and, consequently, the total which must go to the controlling accounts. The debits and credits to the individual customers and creditors from these books are posted as separate items. The journal entry is concerned only with the footings and with the general ledger accounts.

It would be better if more teachers of elementary and advanced bookkeeping would use these journal entries in posting up their columnar books. They are more comprehensive to the student and more in accordance with actual practice in business. Such a method gives a clear conception of the system as a whole. The journal entries are easier to remember, and consequently less mistakes are liable to occur in subsequent postings than where dependence is placed on the footings of different columns in widely scattered books.

Departmental Congress of Business Education, National Educational Association, Oakland, Cal., August 27, 1915.

MORNING SESSION

Oakland Technical High School Auditorium.

1. Introductory Remarks by the President, 9:00-9:15.
2. Commercial Preparatory Subjects—Penmanship, Arithmetic, English, etc., 9:15-9:45.
3. Discussion, 9:45-10:00.
4. Teaching the Fundamentals of Accountancy in Bookkeeping Classes, or Training Students to Think, 10:00-10:30.
5. Discussion, 10:30-10:45.
6. Report of the Committee on Standardization of Commercial Courses, 10:45-11:00.
7. The Training and Field of the Amanuensis, 11:00-12:00.

Lunch, Oakland Technical High School Cafeteria, 12:00-1:00.

Inspection and Demonstration O. T. H. S. Commercial Department, 1:00-2:00.

AFTERNOON SESSION

Oakland Technical High School Auditorium.

1. Linking School work with Business Enterprises, Junior Chambers of Commerce, School Banks, Student Finances, Employment Bureaus, The Student Stenographer, etc., 2:00-2:45.
2. The Evening School as a Factor in Business Education, 2:45-3:00
3. The Commercial Museum, 3:00-3:45.
4. Personality in Advertising, 3:45-4:15.
5. Advertising and salesmanship illustrated and demonstrated, including a free auto trip to the various points of interest throughout the city of Oakland, 4:15-6:00.

EVENING SESSION

Municipal Auditorium.

1. Reports of Committees, 7:30-8:00.
2. Departments of Commerce in Colleges and Universities, 8:00-8:30.
3. Standardization of Statistics and Accounts, 8:30-9:00.
4. Training for Business in South American Countries, 9:00-10:30.

President, Reginald R. Stuart, Head of Commercial Department, Oakland Technical High School, Oakland, Calif.

Vice-President, J. A. Bexell, Dean School of Commerce, Oregon Agricultural College, Corvallis, Oregon.

Vice-President, L. Gilbert Dake, Supervisor of Vocational Guidance, Oakland Technical High School, Oakland, Calif.

Secretary, Alvah B. Way, Head of Commercial Dep't, Petaluma, Calif.

Cash Book — Debit Page

Date	Gen L.	Cus. L.	Acct. Cr.	Explanation	N. Cash Dr.	M. Dis.	Acct. Rec.	Int. & Dis.	Notes Rec	General
May 1	7		Wm. King	Capital for cash invest,	10,000					10,000
2	1✓		Notes Rec.	dis. notes at bank 60 days at 6 per cent.	792			8	800	
2	1✓		Notes Rec.	dis. notes at bank 60 days at 6 per cent.	940	50		9 50	950	
5		3	J. Meier & Co.	pays in full allowed 1 per cent. dis.	346	3 50	350			
7		8	L. Peirce & Co.	pays in full on bills of 2nd dis. 1 per cent. dis. at bank.	693	7	700			
9	1		Notes Rec.		398	20		1 80		
15	4		Fur. and Fix.	sold for cash old office fur. & fix.	105				400	105

Dr. of Cash
Dr. of Mdse. Dis.
Cr. of Accts. Rec.
Dr. of Int. & Dis.
Cr. of Notes Rec.
Items posted Individually
Total not posted.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute,
Lawrence, Kans.

LETTER NUMBER NINETEEN

To the graduating class of '19—, which is just leaving the old school, the elusive diplomas at last securely captured, with high hopes and glowing ambitions, Mr. Faithful, with just a trace of sadness, pens a farewell bit of cheer and inspiration.

HELPFULVILLE, May 31, 19—.

Dear Pupils and Comrades:

I am proud this day to call you my pupils, and pleased to think of you as comrades who, with common aims and ideals and aspirations, have traveled the road together for a time. It has been my happy privilege to be the leader of this little party, and though the road now divides before us to carry us apart physically, let it not separate us in thought and friendship.

Together along the way we have talked over many of the guiding principles upon which a young business man or woman should base a career. I am grateful for the considerate attention you have given my views and the remembrance of this has impelled me to hand you this final suggestion from out of my own experience. You are so happy today that I do not want to cloud for a moment your optimism, so I have handed you these sealed envelopes which you have just broken, and I want to "speak" to you once more as a friend and adviser.

You have been told that the world wants you and needs you. I believe this is true, but the world may not know it. You may have to convince the old fellow rather against his will that you are needed. He may turn a deaf ear to your request for a situation. He may even laugh at that precious bit of parchment which is the only visible reward you have for your long hours of labor. It is right that you should receive your diploma with pride and regard it with tender appreciation, for it should mean much to you as a memento of your struggle to become more efficient. Do not make the mistake of thinking that a hard-headed business man will look at it with the same sentiments. Your diploma ought to represent acquired efficiency. What he wants to know is not whether you have the diploma, but whether you have acquired the efficiency.

Make efficiency your watchword and be on the alert for a chance to demonstrate it. You may become business men and women on your own account some day, but it is likely that you will first serve an apprenticeship as employes. It is well that you should. You may know how to keep books reasonably well, or you may have the ability to write letters, but you will do well to do this for others before attempting it for yourselves. If I were to start out to become a dry goods merchant, I should first want to work in a first-class dry goods store until I knew the business thoroughly in every department. If I kept myself keenly at attention, I do not think I should be many years doing it. By making myself efficient in the details, I think I could make myself an efficient merchant. And, by the way, I should be willing to begin anywhere in a good establishment in order to get the opportunity to become efficient. If I could do no more than open boxes and sweep the floor, I think I should try to demonstrate myself the best box-opener and the best floor-sweeper that firm ever had.

I once read a story of a man who was continually looking for an easier way to do things and he generally found it. His fellow workers called him "Lazy Man." Possibly he was lazy; I don't know. Be that as it may, Lazy Man found more efficient ways of doing even the commonest things. He could get his work done in half the time it had taken former men in his position, and the work was done better. His employers, too, thought him lazy at first. Still they kept trying him in various positions, always with the same result: He would eliminate some unnecessary step or labor and virtually work himself out of a job, because one man could now do the work of two. Still the owners of the plant could hardly bring themselves to discharge him for he was saving them money. Finally after trying him at about everything around the plant they decided his "laziness" was a mighty good thing for them and made him manager of the concern. That's what one man's efficiency did.

Another story comes to my mind to illustrate what I am getting at: Four men worked at a factory. They ate their dinners from tin pails during the hour allowed at noon. One man spent the most of his hour complaining that his work was not appreciated. Another spent his time teaching a little dog to jump over a stick. Another took life easily and and rested good-naturedly until the whistle blew. The fourth man puzzled and puzzled and thought and thought about a little difficulty he was having with his machine which he operated. Finally he made an invention which doubled the capacity and the efficiency of the machine. The first man has lost his position and is now a wandering ne'er-do-well. The second is with a little traveling circus earning a precarious living. The third is still holding down his old job at slightly advanced wages. The fourth man owns a good big share of the capital stock of the company for which he formerly worked.

These stories may not be literally true. I do not know that they are. This much I know: They truthfully illustrate the principles of life and work.

Shall I summarize for you what I have tried to convey in this letter? This: Be ready to do humble things to get a start. Demonstrate your ability to do these things efficiently. And I might add, cheerfully, kindly, helpfully, loyally.

And now I must remain,

Yours sincerely,

JOHN FAITHFUL.

HIGH SCHOOL REQUIREMENTS

We shall present in this or an early number of THE BUSINESS EDUCATOR an article or series of articles entitled "Opportunites For Commercial Teachers in the Larger Cities" such as Boston, New York, and Chicago, by Chas. F. Rittenhouse, of Simmons College, Boston, who for two years taught in the Boston High School of Commerce. Mr. Rittenhouse, through experience, ability, and investigation is in a position to present valuable material for the benefit of those of our readers who are ambitious enough to strive for the higher rewards in commercial teaching. We would therefore commend these contributions to all who are desirous of securing employment in the larger high schools of commerce. Sample examinations will be given and other information as to what is required of one to secure a position and hold it.

The Gregg Round Table of the E. C. T. A.

The Gregg Round Table was a top-notcher as might have been expected.

The announcement that Mr. Gregg would give some advance information about the new Gregg Manual, soon to be placed on the market, brought out a large number of teachers from New York City and elsewhere.

The forthcoming edition, Mr. Gregg said, will present no radical change from former ones, demonstrating that the original theory of the author was correct. It will be ten pages shorter; one lesson will be eliminated; two will be added; one divided into two lessons; making twenty lessons in all.

"The Shorthand Recitation" was ably developed by Mr. Edward J. McNamara, Chairman of the Commercial Department of the Eastern District High School, Brooklyn, who is also the instructor in Gregg Shorthand at Delphi College.

"Shorthand as an Accredited Subject for College Admission," was discussed by Mr. Frederick R. Beygrau, head of the Department of Stenography in Columbia University for a number of years.

The discussion was led by Mrs. M. Anna Ford, of the Rogers High School, Newport, R. I.

"Obtaining Satisfactory Results in Shorthand Without Personally Correcting all Papers", by Miss Lillian R. Holbrook, of the New Haven High School, New Haven, Conn., stimulated an unusual amount of discussion in which many well-known Gregg teachers of the East participated.

Miss Emily L. Austin, of the East Orange High School, East Orange, N. J., led the discussion with an effectively delivered talk on the necessity for correction on at least the first six lessons in Gregg Shorthand.

"First and Second Years' Work in Shorthand in the High Schools and the Results Obtained," by Mr. Ray M. Minott, of the Phoenixville, Pa., High School was admirably and broadly presented.

The paper was discussed by Miss Marie C. Hammond, of the South Side High School, Rockville Center, N. Y.

The Gregg Round Table was in every way a success. It exceeded the expectations of those in charge. There was a disposition among the teachers to enter into the discussions without being urged, which shows how easy it is for teachers to get acquainted with one another in a meeting of this kind. It was evident that they were eager to bring their problems to these conventions, analyze them and exchange ideas freely.

The Gregg Round Table was but a taste of what the regular annual meeting of the Eastern Gregg Shorthand Association will be next Thanksgiving week.

W. C. Brownfield, the skillful penman of the Bowling Green Business University, Bowling Green, Ky., has concluded to give a correspondence course in ornamental penmanship. We take pleasure in calling the attention of our readers to his advertisement that appears in this number. No doubt Mr. Brownfield will build up a large business in this work.

BUSINESS AND MENTAL EFFICIENCY

J. S. KNOX,

Pres. Knox School of Applied Salesmanship, CLEVELAND, O., 1426 Illuminating Bldg.

WHAT THE BUSINESS MAN DEMANDS OF THE EMPLOYEE.

The business man demands no more of an employee than the business world demands of the employer. An employee often feels that his employer is an unjust boss. The fact is, the employer is never a boss. He is nothing more than a critic, the public is the boss. The employer does not set the standard, the public sets the standard, and the employer must measure up to it or fail. His greatest problem is to get the employee to measure up to the public standard.

The public demands certain results; therefore, the employee needs certain qualifications. The employee must possess certain qualifications in order to enable him to measure up to the public need. The employer today demands both efficiency and culture. To be highly successful, the employee must possess both. By efficiency, I mean effectiveness, which is the ability to do the maximum of work in the minimum of time, and with a minimum of effort. By culture, I mean that an individual must be kind, courteous, agreeable, diplomatic and loyal, and have an ideal that demands the best things in life.

The business world demands common sense and straight-forward dealing. It will not stand for egotism on the one hand or molly-coddlism on the other. It is just as honorable to make a horseshoe as a watch spring, but it takes less ability. It is just as honorable to type a letter as to dictate a letter, though it requires less ability. It is just as honorable to make a sale as to manage a business, but the managing requires more ability than the making of the sale.

All business is service, whether private or public. Therefore, the business that ministers to human needs is rendering human service and worthy of commendation. The larger the service, the greater the commendation should be. The man who gives the best service is the public's greatest benefactor, and is entitled to the greatest reward. Let us remember that the biggest word in the business language is not profit, but service.

The student who is preparing for business is preparing for a life of service. If this is not his ideal, he is destined to fail. The student whose aim in school is simply to pass with a grade of sixty lacks a vision of life. He is thinking with his feet instead of his head. He is on the road to failure. He will be tramping toward the soup house later on.

A student may think he can pony his way through school, but if he does, he will be dismayed to find in real life that his pony has turned into a bucking broncho.

A student may think he can fool the school or fool the business public. He can not. There is only one man in this world he can fool and that man is himself. To succeed in the business world, one must have definite, specified, technical knowledge. The student who disregards his school opportunity to get this knowledge is disregarding his own opportunity. He is an enemy to himself. No chain is stronger than its weakest link, and no man is stronger than his weakest point. A chain may have nine very strong links, but if it has one weak one, it will always be condemned, as it will break in an emergency. A man may have nine very strong points. If he has one weak one, he will find in the long run that it will more than overbalance the nine strong points. In hiring a young man, the business world often makes its decision on the basis of one weak point rather than the nine strong points. For instance, an ounce of loyalty and reliability is sometimes worth more than a ton of mere ability.

SOUTH DAKOTA

A commercial teachers' association has recently been formed in South Dakota. There is a strong possibility that the teachers of North and South Dakota will combine a little later in order to form a more effective organization. The first meeting will be held in the rooms of the Granger's Aberdeen Business School, Aberdeen, in November, at the same time that the South Dakota Educational Association meets in that city. The following temporary officers of the new association have been elected:—President, Jay W. Miller, Dakota, Wesleyan University, Mitchell; Vice President, P. A. Cooley, Mitchell High School, Mitchell; Secretary, Geo. L. Kemper, Granger's Aberdeen Business School, Aberdeen; Treasurer, G. L. Crisp, Yankton College, Yankton.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

COMMERCIAL LAW
IX

Partnership and Corporations

A Partnership is formed by the agreement of two or more men to do business as one firm. It may have any name desired; as, The Turner Table Company, Jones and Robinson, Robinson & Co., or even the name of only one man; as J. M. Jones. (This is modified in some states by statutes; for instance, it may be illegal to use the expression "& Co." unless there really is a partner, or to use the form "The Blank Company" for a partnership, unless followed by the words, "Not incorporated.")

Strength. The credit of a partnership is much stronger than the credit of either of the partners, or of both or all of them together. This is because all the resources of both partners, as well as the resources of the partnership, are liable for the debts of the partnership. Thus, if Jones, with a farm worth $20,000, and Robinson, with a farm worth $30,000, form a partnership and each invests $1,000 in a hardware store the credit of the firm would be equal to the total wealth of both, or $50,000; for while the capital of the firm would be only $2,000, there would be property on which the creditors of the firm might levy, to the amount of $50,000.

Dangers. The dangers of the partnership have been indicated in the preceding paragraph. When everything that a man has is liable for the debts of a partnership, he should make sure before he goes into it that his partner or partners are not only strictly honest, but capable business men. Thousands of men have been ruined financially by dishonest partners, and perhaps a greater number by partners who were poor business men.

Dissolution. A partnership is dissolved: (1.) By the expiration of the time mentioned in the Articles of Co-partnership. (2.) By mutual agreement. (3.) By the death of a partner.

The last is worthy of special notice. The death of one partner always dissolves the partnership. If there were five partners, the death of any one would dissolve the partnership. Of course, the remaining four might buy the share of the deceased partner, or they might admit his heirs to the partnership; but this would really form a new partnership.

A corporation is an "artificial person;" that is, an organization of men created by law, with power to transact business as a single individual. Every town or city, every school board, every church organization, is a corporation; but the kind most important to the student of Commercial Law is the "Corporation for Profit," or the corporation organized to carry on some business enterprise.

How Created. A corporation is created by a special contract between the men who form the corporation and the State. The statutes of each State specify how many men there must be to form a corporation, who many of them must reside in the State, how much of the stock must be paid in, and how much the license fee and corporation tax shall be. (See the statutes of your own State. Application to your Secretary of State will bring the forms to be filled out when organizing a corporation.)

Until about the middle of the last century, corporations were created only by special acts of the legislature, and were therefore comparatively rare. However, as the need for them became greater, General Incorporation Acts were passed in the various States, providing that the proper officer—usually the Secretary of State—might issue Articles of Incorporation to any persons who fulfilled the conditions of the statute.

The following table shows some of the more striking differences between Partnerships and Corporations:

	Partnerships	Corporations
How formed	By a contract between the partners.	By a contract between the incorporators and the State, entered into according to law.
How they act	Any one of the partners has the right to bind the partnership.	Only through officers duly elected, or through other agents. Officers and agents can do only what they are authorized to do.
Extent of liability of members.	Each partner is liable for all the debts of the partnership, to the extent of his whole estate.	Each stockholder is liable only for the face value of the stock subscribed. (In some special cases, for twice the face value of his stock.)
Effect of transfer.	When any member dies or withdraws, the partnership is dissolved.	The death of a stockholder, or the transfer of his stock, does not affect the existence of the corporation.

NEWS NOTES AND NOTICES

J. J. Klinglesmith, recently of Salem, Mass., is teaching in the Minersville High School, Minersville, Pa., where he has charge of all the commercial branches.

Alvin Osthoff from Dubuque, Iowa, has gone to Mashfield, Wis., where he is to have charge of the commercial department in the Continuation Schools for the remainder of the school year.

The Fairbault, Minn., High School will have as its commercial teacher next year Mr. C. E. Hostetler, now employed in the South Milwaukee, Wis., High School. Mr. Hostetler will follow Mr. H. E. Biddinger, at Faribault, who is going to conduct the Little Falls Business College, Little Falls, Minn., next year.

Miss C. Minerva Brumbach, of Pottstown, Pa., is now employed as commercial teacher in the Vineland, N. J., High School.

The Troy Business College, Troy, N. Y., has added Mr. Charles C. Mallery to its solicitors for the coming year.

Edward H. Greene, formerly of Delaplane, Va., has accepted a position as head of the commercial department of the Bush Business College, Louisville, Ky.

The Hoover Business College, Salt Lake City, Utah, has re-elected Miss Harnack, a former teacher, to fill a recent vacancy.

W. H. Hartsock, who has been teaching for Mr. C. F. Sherman, in Sherman's Business School, Mt. Vernon, N. Y., has been elected to teach commercial branches in the commercial department of Banks Business College, Philadelphia. Mr. G. L. White of the Magnus School, Providence, R. I., has been chosen to follow Mr. Hartsock, at Mt. Vernon.

W. M. Bryant, the successful head of the Nebraska School of Business, Lincoln, Neb., has been appointed to a position as head of the commercial department of the High School of that city.

The Detroit High School of Commerce has added to its commercial teaching staff Mr. H. S. Schell, of Oshkosh, Wisconsin.

L. E. Smith is to give up his position in the Office Training School, Columbus, Ohio, in April, to begin work as commercial teacher in the Camden Commercial College, Camden, N. J.

Marshall-Everett.

BOX 413, WESTON, W. VA., MAR. 27, 1915.
THE BUSINESS EDUCATOR, Columbus, O.
DEAR EDITOR:

Regarding Mashall's "The Case of the Schoolmaster" in the March B. E., I wish to say that there are other troubles and diseases of the school system quite as pernicious as the ones mentioned. *The professional viewpoint* certainly is not so contracted and narrow as the theological viewpoint, although both see from their respective pinnacles things that the world cares little about, and in their everlasting affected superiority, both the teacher and the minister are unbearable.

One Board of Education requires its primary teachers to pass a satisfactory examination on the followiog: Nature Study and Life, Forestry, Domestic Science, Agriculture, Manual Training, Primary Methods, School Government, Social Education, Institutional History, History of Education, Methods of Teaching, Psychology, and Science of Educatioo. Why spend all of tbe time on methods? Many of these teachers can not answer any ordinary question, do not know anything about our country's history, its geography, cannot add correctly or write decently, and their English would put a Hottentot to shame. In one instance it was quite amusing to hear the teacher tell the little tots about the elephant winding his proboscis around a tree and shaking the peanuts (Nature Study). Such teachers bring to mind the story of the little boy asking his mother if it was correct to say you "water a horse." His mother replying in the affimative, he picked up a saucer and said, "Well, I am going to milk the cat." And the system making this kind of teacher is worse than any individual teacher in the entire force of teachers.

Again our professional highbrows are constantly giving us expert? information, and making all sorts of rash statements in order to see their names in *Printer's Ink*, even the honorable Philander C. Claxton has been making a terrible statement about "professional training" in the *Country School*, and also says that the commercial teacher, not being trained in methods is also inefficient, dumb, and incapable. It is probably true that the country would lose interest in these fellows if they did not break out in print periodically, and that their fat salaries are the cause of such periodic explosions. While we bave such useless officers, we must endure.

There was good teaching done before Mr. Claxton or aoy of our self-dubbed experts were born. Every boy who received the foundation of his education in the "little red school house" obtained a better knowledge of arithmetic and grammar from such illogical books as White, Ray, Quackenbos, and Harvey evolved, than the schools are imparting to the youth of today. Under the non-professionally trained teacher, he secured that firm grasp on the orthography of the language which would put to shame the miserable spelling of the young people of this day who are trained under the professionally developed teachers.

The teachers of three score years ago were well taught, and their pupils, who became teachers, taught as they had been taught, making improvements here and there whenever their intelligent interest in their work and pupils found opportunity. That was not professional teaching but it produced the results—and efficient experts tell us that results count.

This is not a protest against intelligent professional teaching, but it seems to the writer that the system is unbalanced, and that it is as necessary to progress in one line as in another. Lets know our subjects thoroughly, our students as well as possible, they are all different and don't seem to be made to the order of any psychologist, or phrenologist either as far as that gnes, and knowing both, our work would be better than now.

Sincerely yours,
JOHN V. EVERETT.

The Howe School, Howe, La Grange County, Ind., publishes a costly catalog illustrative and descriptive of the work of that rather unique institution. The "development of character" and "daily recitations" on the part of each pupil are some of the things emphasized.

Under date of March 27th, Mr. L. S. Augustin, prnprietor of Augustin College, New Orleans, La., wrote us as follows: "There are at present seven teachers beside myself engaged in this work in the College, and a special department for French and Spanish has been opened. It has been our pleasure to place 80 of a class of 90 on the eligible Civil Service list recently, this good work being due, in a great measure, to the zeal and interest shown by two of my assistants, who, with myself, worked five nights of the week to have the students thoroughly posted for the examination. Of a class of 700 who tried the examination, 200 passed, and our students passed First, Third, Fourth, Sixth, Ninth, and Eleventh. If there be any appointments, it is a certainty our institution will be well represented."

We are inclined to think that no school will make a mistake in adding to its course at this time instruction in Spaoish. The trend of things indicates tbat Americans who are good in English and also qualified in Spanish will be in great demand in the near future.

Evidently Mr. Augustin and his assistants are not afraid of work. We like to learn of school proprietors who are able to speak of their teachers as Mr. Augustin has spoken of his. It means much for a school where all can pull together harmoniously with the single object in mind of giving the pupils the best possible in the way of instruction and preparation for their life work.

Silver and Bronze Medals in Schools Teaching the Isaac Pitman Shorthand.

It has been said that incentive is the greatest factor to success. Experienced teachers are agreed that the lack of incentive on the part of a student is the cause of a large number of failures. With a view of continuing their policy of helping the teacher and student, Isaac Pitman & Sons, 2 West 45th Street, New York, have issued very handsome Solid Silver and Bronze Medals designed for presentation purposes. It is the intention of this firm to offer these medals to schools as first and second prizes for the most proficient students during the school year. This is a decided innovation and it is believed the idea will be heartily welcomed by the large number of schools using the Isaac Pitman Shorthand, and will undoubtedly be a big incentive to better and more thorough work in the class-room. A great number of schools have already signified their intention of presenting these medals.

Simmons College, Boston, Mass., offers Summer Normal Courses in commercial subjects, open alike to men and women, from July 6, 1915, to August 13, 1915. This is the third year for this course which is proving to be popular and helpful. This faculty is made up of well known, able commercial educators such as E. H. Eldridge, Miss E. B. Dearborn, R G. Laird, and C. F. Rittenhouse and many others.

Supt. L. N. Gerber of the schools of Earlham, Iowa, reports that the commercial department in the high school, known as Earlham Academy, is in the most flourishing condition at the present time that it has ever been in. Much new equipment has been added during the last year and the attendance has greatly increased. Commercial Education is surely making rapid advancement in the public schools of our country. Probably no branch of education ever made more rapid advancement than has commercial education during the past decade. And we believe that this progress will continue from year to year for some time to come, until commercial education receives the attention that is due it in the public schools,

The Gregg School, of Chicago, is sending out an attractively illustrated booklet announcing their Normal Session from July 5th to August 13th. The Summer School Faculty are: H. J. Holm, Prin., W. H. Whigham, H. M. Munford, H. A. Hagar, F. H. Gurtler, W. D. Wigent, H. F. Post, Gertrude Gjerde, Eleanor Hartley, Kitty Dixon, Edna P. Ames. Any one interested in Normal work in Gregg Shorthand should secure this announcement filled full to overflowing with information and inspiration.

S. H. Hill opened the Clinton School of Business, Clinton, Iowa, last September and up to March 24, 1915, the enrollment reached one hundred twenty-six students. Mr. Hill reports that others will enter in the spring. Surely this is making a good record and Mr. Hill is to be congratulated on the success he is achieving.

W. A. Botts, penman in the Miller Business College, Wichita, Kansas, favored us with a list of subscriptions and reports that everything is going very nicely in their institution. He states that their enrollment is holding up well for this time of the year.

Merle H. Carr, formerly of the Ransomerian Business School, Mt. Vernon, Ill., took charge of the Pueblo School of Business, Pueblo, Colo., on January 1st. Mr. Carr reports that the school is in a flourishing condition and that the prospects for the coming year are very bright.

Advertising literature has been received from the following: M. D. Aothony, Supervisor of Writing, Birmingham, Ala.; Ferris Institute, Big Rapids, Mich.; J. A. Stryker, Kearney, Neb.; Draughon's Practical Business College, Shreveport, La.; The Spencerian Magazine, New Orleans, La.; The West Virginia Business College, Clarksburg, W. Va.; Drake College, Newark, N. J.; Richmond Polytechnic Business College; Rider-Moore & Stewart School, Trenton, N. J.; J. M. Holmes, San Diego, Cal.; The Stenotype Company, Indianapolis, Ind.; University of Virginia; East Side Commercial and Manual Training High School, Newark, N. J.

The McCann Business College, Reading Pa. early in March banqueted at the Hotel Berkshire, at which time a program of especial interest was rendered by the students.

CONVENTION

Continued from page 21.

schools, commercial education stands in the first rank. It may well do so, for it has demonstrated its power to do more in the way of increasing the earning power of our youth—which means increase in usefulness—than any other form of training, bar none.

This record-breaking meeting in the Nation's first Commercial City in this year of grace 1915, is therefore neither phenomenal nor surprising. Without putting any overstrain on my optimsim, I can easily hope to see the 500 members of the E. C. T. A. grow to 1,000. Let me add that no commercial teacher with vision and hope and professional ambition can afford not to attend such meetings. They are at once an encouragement, an inspiration and a prophecy.

E. P. Bower, the well known Michigan school man, recently took over the Ishpeming Business College. Mr. Bower is also manager of the Twin City Business College, Menominee, Mich.

Mr. H. O. Keesling, of the New Albany, Ind., Business College, recently purchased the old Bryant & Stratton Business College, of Louisville, Ky. He intends building up the school to something like its old time proportions, and we wish him well in the undertaking in this large and enlarging city.

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass., Thompson's Business School.

LITTLE STORIES OF REAL BUSINESS.

Just a Common Kind of Boy.

Before I ever went West with a little money to gain experience (I gained it and the west gained the money.) I had read stories of men who were lost while going from the house to the barn in the fury of a blizzard. I thought that was probably a fairy tale to be preserved along with those remarkable stories of two-gun men who blindfolded could shoot a man's side whiskers off without damaging his face and do other marvelous things with the light artillery of Mr. Colt, of Hartford. By the way, Mr. Colt's invention makes all men equal where it is legal to use it. A man that weighs 250 pounds, and has hair on his chest, don't count for any more than a little consumptive that weighs 110 pounds and can hardly draw his breath, provided the little fellow has one of Mr. Colt's inventions handy.

My first encounter with a Western blizzard was on one of the open plains of Illinois. I managed to get under cover some way, for it was just in the suburbs of a good sized town that this norther came hooting along from the Arctic regions bearing blinding snow and stinging hail and an away below zero wind on its tempest breath. We don't have the real blizzard here in the East, too many hills get in the way of the rushing storm and break its headlong force and scatter it into little whirlwinds and blustering tempests that do not have the overwhelming power of the real blizzard of the western plains. But we get some pretty fair imitations of the real thing even here in the East. Anybody who remembers the blizzard, as we called it, of 1888 can bear witness to that fact and I can go back to that period, and then some.

We get a pleasing variety of weather there in New England and eastern New York. You have read the story that Mark Twain tells, a true story, no doubt, for Mark seldom lied unless he was paid for it, then he could lie very amusingly. This man, according to the veracious chronicle of Mr. Clemens, went all over the world collecting specimens of weather. He went to Asia, and Africa, and Jerusalem, and Madagascar, and Kalamazoo, and Kingdom Come, and brought home specimens of weather, hot and cold, wet and dry, bright and foggy, and then one April day he happened in New England and thought he would collect a few specimens there. He began about nine o'clock in the morning and before nine o'clock at night he had found every kind of weather that was in his collection and a whole lot more of specimens that he had never even heard of. This story may be slightly exaggerated but we do get a choice assortment and this blizzard of '88, coming after a tranquil half the month of March was certainly a "humdinger." It piled the snow ten feet deep in Union Square, New York, and the great lawyer, Roscoe Conkling, a trained athlete, for many years the brilliant leader of the Republican party in the United States senate, lost his life in attempting to cross Union Square at 14th Street and get up to the 5th Avenue Hotel at 23rd Street. The exhaustion of the struggle with the tempest so affected his heart that he died in a few days. It was the day after this great blizzard which snowed up all New England that I first met the subject of this little story.

A MEETING IN THE DRIFT.

He was engaged in the strenuous occupation of digging out a stranded milk wagon and a fallen horse in the streets of the New England City, where I was teaching at the time. A sturdy kind of a boy of eighteen, though small, who every morning drove in from the neighboring suburb of Cherry Valley and left his milk on the front step of quite a list of customers. This morning, the day after the big blizzard, he had struggled through as far as the foot of Winter Street, down which I was plowing my way through the drifts that completely hid the sidewalk, but there he had encountered disaster. The horse had slipped and fallen, fallen into a big snow drift, where it lay panting and exhausted and making no effort to get up, while the boy with the common barn shovel was digging around the horse preparing for a rescue.

"Pretty rough weather," I said, "I didn't suppose you would get out to-day at all."

"Well," said the youth, stopping for a moment his attack on the towering snow drift, "I thought I never would get through. I couldn't get out yesterday and this morning I thought I must get through on account of the kiddies you know they've got to have their white booze. I took the wheels off and put the runners on the rig before I started out, but the horse needs new shoes, the corks are worn out and he slips badly and there is ice under this pile of snow." It was true enough. I went back to the house where I lived, borrowed a shovel and helped Tom Sheridan to dig out his horse and milk cart and that is how our acquaintance began, an acquaintance with a common kind of boy, yet not so common, after all for when I say common, I mean there was nothing at all brilliant about the youth. He was no phenomenon, just an every day New England boy of Irish parentage, left an orphan to the not too tender care of a Yankee uncle who was of true New England stock, one of the kind who believed that "early to rise" if not early to bed, was the way to get rich, that "for idle hands Satan always finds something to do" and that a man on a farm ought to live on what he can't sell to anybody. He also thought fine clothes had proved the ruination of many a man and woman and there were no fine clothes for Tom Sheridan nor for any of the rest of the family. But the boy had managed to get a good common school education. He read all his spare time and the books he read from the public library were those of a rather solid type: history, biography and an occasional novel and the daily newspapers which he got on his rounds with the milk early every morning showed the boy that the world was not confined to the narrow space of Cherry Valley or even to the neighboring city.

There were four girl cousins in the family besides the father and mother. The mother was a kindly woman of Irish birth, the father a New England Yankee of the tightest description and the girls a nice compound of Irish wit, goodlooks and Yankee shrewdness and common sense. It was a hard life the boy led for the Uncle was on his last legs physically, a withered, dried up man, dying of old fashioned consumption, which takes a man off in the prime of his youth, somewhere around seventy. As the Spring opened and Summer came, I got to be very well acquainted with Tom Sheridan and a mighty attractive young fellow I found him, eager to learn, anxious to know about the things that were worth knowing and an industrious, if not brilliant worker. I got to going out to Cherry Valley Saturdays and came to know the family quite well. The little place they lived on was not much, a few acres of that sandy, scrubby land, which is so abundant throughout our New England, where the chief product of the country is scenery, beautiful to look at, but not very fattening, land like that the Southerner referred to when he said to the traveller. "Stranger I ain't so poor as I seem to be I don't own *all* this land round yere." They bought milk from neighboring farmers and the boy went out and collected it every afternoon, put it away in the milk cooler, and peddled it out the next morning. A hard life, for the day started at 3 a. m, just when the East was beginning to think about turning grey and the black shadows of the night were folding up at the edges to give the Day God a chance to shine out on another morning. We talked of all manner of things that summer; of the books Tom had read and the ambition the girls had. They wanted much to get an education, but the money from the milk route and the farm barely paid the doctor's bills for the old gentlemen and for food and clothing necessary for the family. However, before school opened in the Fall it was decided that Tom Sheridan should come in to night school and take up bookkeeping. Luckily he had a liking for figures and was an accurate, if not very rapid worker in elementary arithmetic, the only kind that is really necessary to the bookkeeper. I had given him a text book and some blanks and he had worked a little at bookkeeping in his few leisure hours during the summer and when night school opened in October, he was the first man on deck. Now the night school is well enough if you haven't anything to do during the day. It is a pleasant method of passing a couple of hours three nights a week, but if you have started your day's work long before sunrise, and kept it up till dark, with only a few hours in between, to catch lost sleep or taken it out of your hide by letting the sleep go and reading or studying, it is not so much of a joke to put in two hours more and then make a long trip out into the country and that's what young Sheridan did all that winter. By the way, it is that kind of boy, I have noted, who accomplishes anything. The young man or woman who goes to night school for recreation after a day of idleness does not compare in results with the one who, burning to improve the mind, goes after a day of heavy toil and puts in the night hours because he feels that he *must* learn more of the great store of human knowledge. In February of that year old Mr. Martin, the uncle, failed rapidly, and just as the shortest day of the year came, the day in which the pulse of the year runs low and chills are deepest in the heart of nature, the final chill of death struck the old man and he passed away and left Tom Sheridan the head of the family, with an old woman in feeble health and four live girls on his hands. He was equal to the task, but he said to me as we talked the matter over after the estate was closed up;" I am not going to continue this milk business. There's not much in it anyway at best and no prospect of any future growth. I believe I know enough about bookkeeping now to take a job, for my knocking around among people has given me more confidence than most young fellows have. If I am going to get anywhere, now is the time to make a start. There's enough of money left to keep the old place for a home for the family and as fast as I can make money I'll put the girls through business college and now I want you to help me to get a job." And so we made up a letter of application. Tom Sheridan wrote a very good hand and in his own hand writing he copied this letter and sent it to fifteen or twenty business men we selected from the city directory, men who, we thought, might need help of the kind Tom Sheridan could give. He gave the school as his address. For some time there were no answers, but one day old Jerry Hedges stamped and stormed into the school office. Old Jerry generally stamped and stormed. He was one of the most tempestuous men in the entire city, a giant physically, a great brawny Hercules of a man with a full blown brownish beard and hair that stood up in a matted shock above his great red face. A good business man was Jerry Hedges, though he was always in a row with somebody and very seldom completed a contract of any magnitude without having a lawsuit over something. Honest enough he was too. He paid his debts and his word was as good as his note and both were worth a hundred cents on a dollar, which can't be said of everyone of whom it is said his word is as good as his bond, neither one being worth anything. "How about this young fellow Sheridan from Cherry Valley?" blustered old Jerry as he plunked himself down in one of the office chairs which groaned ominously and gave symptoms of collapse. "Why, what about him?" "Well, I got a letter from him and he wants to come and be my bookkeeper and that blank boy of mine, Charlie, ain't worth a blank. He went here all last year and I don't believe he knows as much as he did before he went to school at all. He can't never get a trial balance, his cash don't never balance and he don't know nothing anyway Mr. Hedge's grammar was not faultless and his son was not faultless either, for we knew young Charlie Hedges well, a junior edition of his father, big and blustering, mischievious and lik-

ing the girls a good deal better than he liked study. He had been a young cyclone on our hands and we were only too glad to see him get out at the end of the year and wrestle with his father's books. It was a wrestle in which the books came out on top pretty much every time, for young Charlie had his mind on other things than debits and credits and trial balances and statements and finally the old man in an impetuous burst of disapproval had fired him bodily out of the office, told him to get into the lumber yard. Then he came up to the school to find out about Tom Sheridan, one of whose letters had reached him a week or two previous to the explosion which sent Charlie Hedges out of the office of the big sash and blind and planing factory, the property of his father. Ten dollars a week, that was the wages old Jerry had paid Charlie, just about enough to pay Charlie's cigar, and theatre ticket and other bills of like nature, but good wages it appeared to Sheridan who had sense enough to know that it isn't what a man gets at the start, but it's the opportunity he gets to show what is in him that really counts and so the boy went to work for Jerry Hedges.

STORMY DAYS.

It was not all sunshine by any means in the office of Jeremiah Hedges. Jerry was one of those aggravatiog men who found fault first and then looked the matter up to see if there was really any reason to find fault. If there wasn't he was not above apologizing for his unreasonable fault finding, though he didnt like to do it and got out of it if he could. He had lost considerable money through giving too free credits and was consequently suspicious of everybody. It is said that the average man does not have a vocabulary of more than five or six hundred words. Jerry had a vocabulary of more than that number of strange oaths and when he got angry he used them all and borrowed some from the neighbors and it didn't take anything to set him off. There was something doing most of the time when he was around the big planing mill, hunting for faults and when a man is hunting for trouble he generally succeeds in finding it. Every mistake Tom made, and he wasn't faultless by any means, brought a tempest of wrath upon his devoted head and the boy was Irish and you know the Irish are not noted for any lack of repartee and can generally hold their own in a talking match, but young Tom had been cautioned. He knew that old Jerry's bark was very much worse than his bite, that he wasn't a bad hearted man by any means and that his wrath generally vented itself in words. He rarely discharged a man and had kept, out of pure charity, quite a number of ancient relics whom rum and dissipation had qualified for the scrap heap. Jerry damned them cheerfully and with great enthusiasm, but he kept them on the pay roll just the same and when his foremen reproached him for so doing was wont to pour vitriolic outbursts of words upon the foreman and tell him to go to a place which was much warmer, out of there, for he might be old and worthless himself some day.

CLIMBING THE LADDER

Good work will tell always, and the work of young Sheridan was good, if not brilliant. He made few mistakes and he worked in season and out to make himself thoroughly acquainted with the business. The reason so many people never get above ten or fifteen or twenty dollars a week is because they're only worth ten or fifteen or twenty dollars a week.

The bookkeeper in a big business who is satisfied to confine himself just to the books of that business; to making the proper debits and credits, taking his monthly trial balance and sending out his statements and presenting his yearly balance sheet, will never get very high, because there are ten thousand other bookkeepers who can do that just as well as he. If he dropped dead at any hour of the day or night a few hours would be sufficient to find somebody to take his place and fill it just as well. But it isn't so with the bookkeeper who goes to the very bottom of the business, who knows all about the material used, where it is to be bought and what it is worth, who knows all about the customers of the business, how they pay and what kind of men they are personally. The bookkeeper who knows the thousand and one things that the successful owner of a business ought to know is not easily replaced and he generally gets what he is worth, for it don't take people a great while to find out if an exceptional man handles the books of a business. Tom Sheridan made himself valuable to Jerry Hedges. It took Jerry a year or two to acknowledge the fact for he didn't like to give anybody else credit for things he ought to know himself, but he saw that the accounts were looked after more closely than ever before, that purchases of lumber were made more carefully than ever, because the bookkeeper invited competition from close sellers and, more than that, what he liked about Tom Sheridan more than anything else was the fact that Tom wasn't afraid of him. He took the frequent outbursts of old Jerry calmly in a matter of fact way as if they were not deserving of serious notice, but there was never a sign of fear about the boy and when it came to a question of his accuracy he was fully capable of giving old Jerry back as good as he sent, though not in so violent a manner and so the old man gradually increased the pay until at the end of three years when Tom was twenty-one he was drawing eighteen dollars a week, a very fair salary in those days and not so bad even now, when railroad presidents, bank cashiers, insurance men and above all base ball-players draw salaries that make the President of the United States or of Harvard University look like pikers.

GATHERING CLOUDS

There is an old saying: "The course of true love never runs smooth," and the course of business has a habit of getting rocky too, sometimes under the feet of a rising worker, and Tom Sheridan after three years of prosperity and steady advancement was to come very near meeting with dire disaster. The boy had boarded with his cousins and his invalid aunt, going out on the trolley after his day's work and hiring what help was necessary to cultivate the scanty soil on the little farm. He had saved pretty much his entire salary after the first year and out of the savings had already graduated one of the cousins from our business college and she had a position as stenographer in a big corset factory. He had just made arrangements to send another girl when the clouds began to gather and when clouds gathered around old Jerry Hedges, Jerry furnished the thunder and lightning. It happened in this way: Of course most of the finances of the business were handled in checks, drawn to pay bills and deposited when bills were paid, but a good many customers came to the big planing mill to buy shavings for bedding in the stables and to buy slab wood and kindling from the big saw-mill, where the wood was fitted to the planers. These people paid cash and it had always been old Jerry's habit to put this loose cash into one of the canvas sacks in which silver came from the government depositories. This bag lay in the safe and once a week or thereabouts Tom would take all but two or three dollars and make a deposit of it at the bank. It had been a pretty busy week and Tom was making up his Saturday's deposit, he knew there must be sixty or seventy dollars in the canvas sack and old Jerry knew about how much there was. When Tom counted up his deposit there were only $43 in the bag and he at once called Mr. Hedges' attention to the fact, saying: "I am sure we had more money than that." Jerry at once flew into a passion as usual and raved and stormed around and threw out a lot of remarks on the subject of thieves in general, of the scoundrel who had the nerve to take money from the canvas bag in the safe and about Tom's carelessness. As I have said he was intensely suspicious of everybody and Tom saw his little pig eyes boring into his honest features with suspicion in every glance. Tom had to admit that there might be reasons for suspicion, for while the bag lay hidden in the drawer of the safe, that drawer was generally locked and only he and old Jerry had a key to it and he and Jerry were the only two persons who knew the combination 15-r-3, 25-l-2, 45-r-1, which opened the outer door of the big fire proof safe in which were kept the books and the loose cash of the business.

Old Jerry didn't venture to accuse Tom of being responsible for the shortage. In fact they could not prove that there had been any shortage, though both were satisfied that the bag contained more money than the $43 counted out and Tom knew that in his suspicious and unreasonable mind old Jerry Hedges had planted the seed of suspicion and that there were stormy days ahead. The next week they kept a record of the amount of cash which they turned into the canvas bag from the sales of shavings and kindling wood. It amounted to $68.75 but the canvas bag only yielded $55 when Tom made up his deposit slip to take to the bank Saturday and this time the explosion was terrific and old Jerry openly hinted that there was somebody crooked about the office and Tom Sheridan then passed sleepless nights for it isn't pleasant for an honest man to have his employer think him a rogue. One of the best friends Tom had about the factory was young Charley Hedges who had been fired from the place which Tom now occupied because of careless work. Young Charley was mighty glad to be fired from the office for he hated bookkeeping and every kind of office work and when Tom told him, confidentially about the money missing from the cash bag, young Charley took it very cooly and said: "The old man knows well enough that you didn't take that money, probably you are only guessing there was money taken." "No," said Tom, "there is no guess work about it, we kept a record last week of the cash that went into the bag and it is that much short and no mistake about it. I can't stand the old man thinking I am a thief and I have got to get out of here." "Don't you do it," said young Charley, "don't you be such a blame fool, you stick to your job, it will come out all right" and Tom did stick to his job, but the mischief had to run its course and old Jerry consulted a private detective, an ex-policeman who had been fired from the force because of too many calls at the back door of saloons and who had started in business for himself. He had about as much brains as the common domestic hen which is said to have a brain only one-fourth as large as that of the ever present house fly. He concentrated his gigantic intellect on Tom Sheridan and tracked him day and night. Of course, it didn't take him long to find out that Tom had paid the bills of one of his girl cousins at our business college and that another one was about to enter the school. Tom also dressed neatly though not extravagantly, his habits were of the best, but paying the girl's bills was highly suspicious to Frye, the detective, and old Jerry, and life in the office was anything but pleasant to Tom Sheridan. For two or three weeks the cash in the money bag came out even with the memorandum except when it was a few dollars over the amount called for and Tom had much satisfaction in proving that the cause of this was the neglect of old Jerry himself to keep the record of several small sales he had made. But young Charley went to New York one Thursday and when they counted up the money in the cash drawer it was $25 short and then there was "the deuce to pay and no pitch hot" in the office and Jerry Hedges in uncontrollable rage threw his suspicions full in the face of Tom Sheridan and the boy came back at him white hot with murder in his heart, for no more honest youth ever lived than this same Tom Sheridan, and the smouldering fury that had lain hidden in his breast through all these days of suspicion broke out as he threw down his pen, snatched his hat from the hat rack, and said, "I'm done. If you think I'm a thief I can't help it. You can think all kinds of fool things but you can't have me stay here and take it from you." "By——you can't go from here until you square up for the money that has been stolen out of that bag," said old Jerry, now fully aroused to a very insanity of rage. "I'll go and I'll go quick," flashed back Tom Sheridan. "You old fool, you can't even prove that there has been any money stolen." Tom was wrong about that. They did have a memorandum of Cash Received for at least one week and he could not deny himself that there had been a shortage. It was a fact too that he and old Jerry were the only two possessors of keys to the cash drawer in which was kept the canvas bag and they had changed the combination of the safe lock so that only they two knew how to open the big steel door, but both men were too far gone with anger to pay much regard to reason and Tom flashed back, "Well I'll stay till

ix o'clock tonight, then I go and you can arrest me if you dare. If you don't prove me a thief I'll make it hot for you." And then to relieve his feelings he went out into the lumber yard in the rear of the big planing mill and walked off a little of his passion. A half hour later Tom came back through the boiler house, which was located in a small brick building in the rear of the main factory to which a passage way connected it. In the boiler house he saw young Charlie Hedges, just back from New York and Charlie greeted Tom with a cheery "Hello!" as he passed on his way through the passage into the main building of the factory *and then something happened.*

There was a blinding flash, a thunderous crashing roar, a splintering of iron and steel, a crash of broken glass and falling timbers and a man at the bench just beside Tom Sheridan had his head taken almost off by a great sheet of boiler plate that hurtled from the boiler room whence came a volume of scalding steam. The boiler had exploded, carrying death and destruction with it as the great steel plates smashed through the wooden side of the building into the work room where a score of men were busy. Tom Sheridan was untouched. For a moment he was stunned and then it flashed through his mind that he had seen young Charlie Hedges in the boiler room with the engineer. He snatched down a workman's jacket of blue drilling that hung on the nail over his bench, wrapped it around his face and taking his bearings from a hasty glance, he plunged into the vortex of steam that was pouring out from the boiler house. Over wreck and ruin, over crumpled steel plates, over all kinds of debris he stumbled till in the far corner of the boiler room, which the force of the explosion had not reached, he found, curled up in a corner, young Charlie, breathing and moaning faintly and the engineer, who lay huddled and still, and cold. It was a gallant rescue for he brought young Charlie Hedges out through the side door of the boiler house, over a pile of wreckage and laid his senseless body down in the lumber yard. And then there came the clang of the firebells the galloping of horses, shouts of men and the turning of great floods of water on to the burning building. The fire was soon quenched but it was a frightful toll that grim death took that morning. Four corpses were taken out of the room adjacent to the boiler house. The engineer was dead and the fireman crippled for life and there were others who would always carry the mark of that fearful day. Young Charlie Hedges was only slightly injured. The force of the blow which killed the engineer had thrown him back and the body of the dead man lying over him had protected him from the scalding steam and so they carried him to the hospital where old Jerry and the rest of the family gathered around him and waited breathless the verdict of the Doctor who soon pronounced him in no serious danger.

The next day was Sunday and Tom Sheridan, heavy of heart but faithful to friendship, called at the hospital and found Charlie Hedges well battered and swathed in cotton, sitting up in bed and intensely grateful for his rescue which Tom made light of. "The firemen would soon have had you out," he said, "but I had seen you there and of course I had to try and get you." "I don't know," said Charlie, "I was getting pretty well cooked in that steam and you didn't get me out any too quick." Then came the story of Tom's determination to leave and in the midst of Charlie's protestations in came old Jerry. "Do you suppose," said Tom Sheridan, rising to go that I can work for a man who thinks I'm a *thief* and, worse than that, a fool, for I'd be a fool to steal that money knowing the suspicion would fall on me." *"Thief nothing!"* said young Charlie, turning very white. *"I took that money myself.* I had a key to the drawer and I knew the combination. It was a dirty trick but my $10 a week didn't pay my bills and I thought it was all in the family and I didn't think it was going to cost Tom his job." There was tense silence. The three were alone in the hospital room for the nurse had left them. Old Jerry started to explode, but a glance at the bandaged figure white and helpless gave him pause and he only said to Tom, "Say nothing about this. I'll see you at the office tomorrow."

It was a very subdued and sorrow stricken old man who the next day met Tom Sheridan and urged him to stay on the job. Tom forgave him readily enough for there was some grounds for his suspicions but the big Mead & Mason firm of builders soon after gave him a call to enter their service where he now holds a prominent position. The Hedges boiler explosion was a celebrated case in the history of boiler explosions for with plenty of water in the boiler there was no apparent cause. I believe it was finally decided that a flaw in the steel castings was responsible.

ASK OR ANSWER QUESTIONS IN THE Q. & A. DEPARTMENT OF THE B. E.

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BY

E. A. LUPFER.

Columbus, O., Zanerian College.

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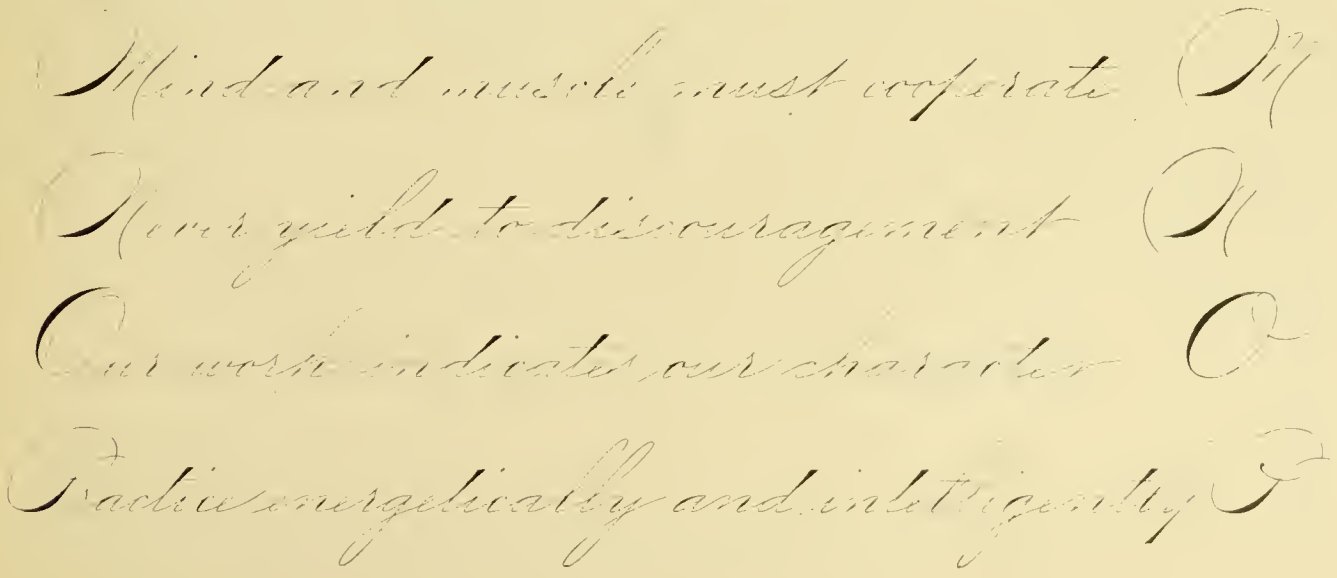

The owner of the above photograph, Mr. M. E. Austin, was born on a farm, then taught a rural school, attended and taught in the Central Business College, Kansas City, and for three years was head of the business department of Ellsworth Business College, Iowa Falls, Iowa.

In June, 1903, he was placed at the head of the commercial department of Woodbury Business College, Los Angeles, Calif., and became its vice-president as well, being associated with probably the youngest veteran business college man in America—E. K. Isaacs—for eight years.

He then entered the public school department of Los Angeles, teaching in the Intermediate for one-half year and was then promoted to the Manuel Arts High School, which has an enrollment of 2000 pupils. Since last September his time has been divided between the commercial work in the high school and the California State Normal School of Los Angeles, which has an enrollment of 1500 students. In the Normal he has charge of the commercial department and penmanship. This institution is housed in ten new buildings. Entrance requirements to the Normal School is the same as at the University of California.

Mr. Austin is especially strong in penmanship, pedagogy and practice, and under the inspiration of the large hearted president, Jesse F. Millspaugh, is especially successful in his work. Mr. Austin is a young man of fine personality as his picture shows, as well as a young man of all-round mental, manual and physical ability.

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Miss Blanche Duvall, whose portrait is shown herewith, was born in Pensaukee, Wis. In due course of time she attended the high school at Norway, Mich., graduating in 1906, pursuing the English and Commercial courses. She then entered the Michigan State Normal College of Ypsilanti and specialized in mathematics, obtaining a life certificate in 1908. She then began her teaching career as a 6th grade teacher in Norway, Mich., later on being advanced to the 8th grade. In 1912 she entered the Zanerian College of Penmanship and completed her preparation as a supervisor of writing, pursuing shorthand and commercial work in the Bliss College. Two years ago, before completing her course in Columbus, she was elected supervisor of penmanship in Owosso, Mich., which position she still holds.

She is an exceptionally enthusiastic, capable teacher and supervisor, doing work that averages high in all grades. Miss Duvall is a tireless worker, resourceful, tactful, able and optimistic

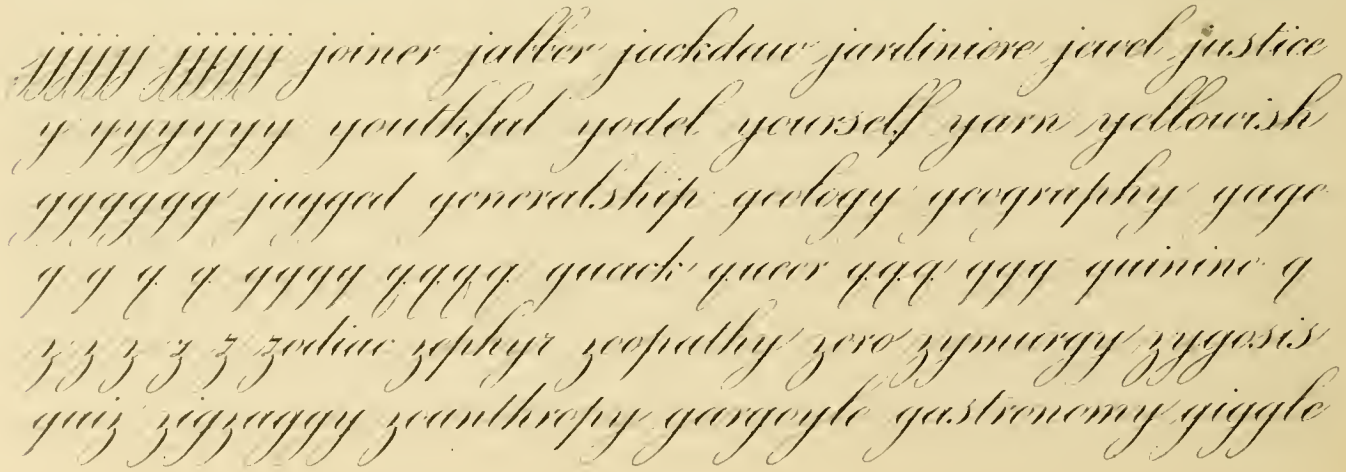
ENGRAVER'S OR ENGROSSER'S SCRIPT

By W. A. BAIRD

357 Fulton St., Brooklyn, N. Y.

Script Lesson No. 5

In this lesson all the lower loop letters are given and you will find enough work in them to keep you busy for at least a month. The lower loop letters like the upper loop letters are three spaces in height, excepting the *q* in some instances. Some Penmen and Engravers make the *q* one-half to one space shorter than the other loops. It does not make a great deal of difference as long as the letter has a good appearance. I believe that in the case of Penmen in their ordinary script writing it will be found that they rarely make their lower loops three full spaces, and in a great deal of practical work none of the letters are really three spaces high. The loop is made without raising the pen, that is, from the time the shaded stroke is started until the line across the shaded stroke on the return. The dot over the *j* should be less than one space from the letter. In the case of the *y* the loop is preceded by a double turn. In the *g* the loop is preceded by the oval same as in *a*. The *q* as before stated is made at different lengths. In the style first shown the loop is the same as in *g* as far as it goes. In the 3rd *q* the loop is made similar in shape to the lower loop of the Spencerian *f*. Personally I prefer this style to the first *q*. The first part of *z* can be made in several ways as here shown. In the first one the preliminary part is the same as the first stroke in *n* and is squared at the base line. It has a more clumsy appearance than where the stroke tapers as shown in the next two letters. You will find this latter style of *z* spaces better than the 4th and 5th ones shown and can be made more quickly. You will find that the combination of loops given in some of the words will be difficult, but careful study and practice will overcome your faults.



This photograph of Bowling Green Business University, Bowling Green, Ky., was made Feb. 20. It is one of the largest Schools of Commerce in this country. Its Summer Training School for Commercial Teachers will open June 29. It is annually called upon for nearly 500 commercial teachers. Get its free literature.

This excellent pencil sketch by Mr. Jesse McElhaney of Sandusky, Ohio, with the Prang Company, was made from life and represents the profile of Mr. R. B. Moore, Shelby, Ohio, Representative and Supervisor for Zaner & Bloser.

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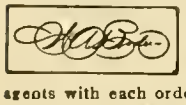
WHO WROTE THE SPECIMENS?

G. E. GUSTAFSON, the correct guesser

In the April B. E., page 11, we published two specimens written by two leading supervisors of writing, both Zanerians. The first successful guesser was to receive THE BUSINESS EDUCATOR for one year, and the names of the next nine correct guessers were to be published in the B. E. We received letters from various penmen, guessing from Tom Brown to John Smith, but G. E. Gustafson's was the only correct guess received. His guess was as follows: Specimen No. 1—E. H. Fearon, Spokane, Wash.; and Specimen No. 2—E. G. Miller, Pittsburg, Pa.

No one but a close and observing student of penmanship could have hit the nail on the head as Mr. Gustafson did.

At present he is teaching commercial subjects in the Ralston High School, Pittsburgh, Pa. He is a fine, well qualified commercial and penmanship teacher, and is skillful in engrossing. Mr. Gustafson is modest, unassuming, but progressive and up-to-the-minute in his work. He began his professional career by taking a course in the Zanerian in 1901, after which he taught in Connecticut. He then took charge of the commercial department of the Inter-State Commercial College, Reading, Pa., where for seven years he did very creditable work and made a splendid reputation. Before going to Pittsburgh he taught in the L. L. Williams Commercial School, Rochester, N. Y. In Pittsburgh he is getting splendid results and giving good satisfaction.



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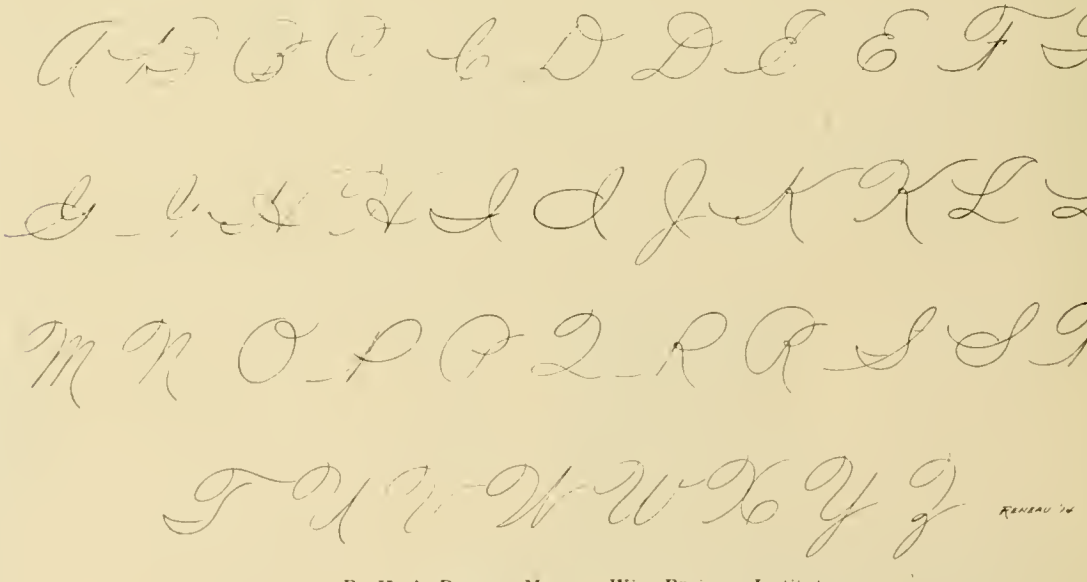

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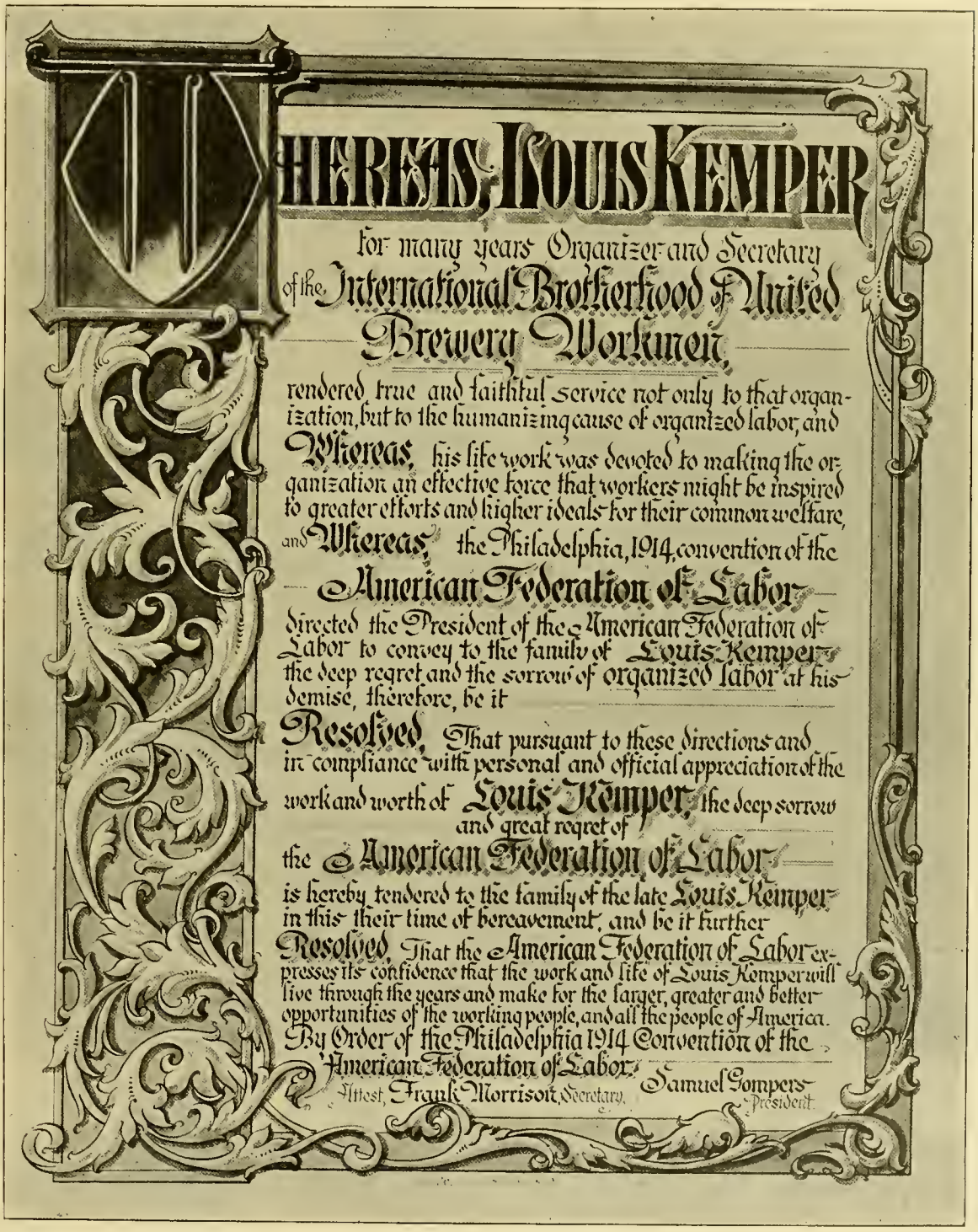

This excellent specimen of engrossing is from the head and hand of Mr. P. W. Costello, Scranton, Pa. The original is in colors and therefore much more attractive than here.

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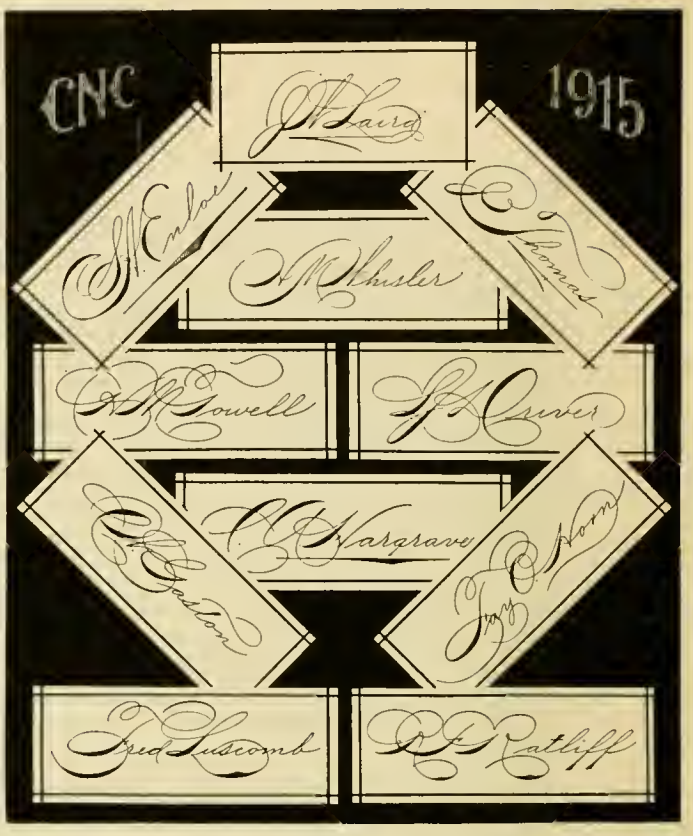

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Our 1914 summer school was the largest in the history of the Zanerian, the attendance reaching one hundred pupils. This was undoubtedly the largest number of supervisors of penmanship, special teachers, engrossers, and beginners in penmanship ever enrolled in a special school of penmanship like the Zanerian.

We have every reasen to believe that the attendance during 1915 will equal or surpass that of 1914.

MR. ZANER will, as usual, be at the head of the work. His lectures, his class drills, his instruction and suggestions, his personal criticisms, his copies with pen and crayon, are too valuable for any ambitious penmanship student to miss.

MR. C. E. DONER, Beverly, Mass., Director of Writing, Eastern Massachusetts Normal Schools, will again be with us as an instructor during the summer of 1915. It is well worth traveling from the Pacific Coast to the Zanerian to secure Mr. Doner's instructions alone.

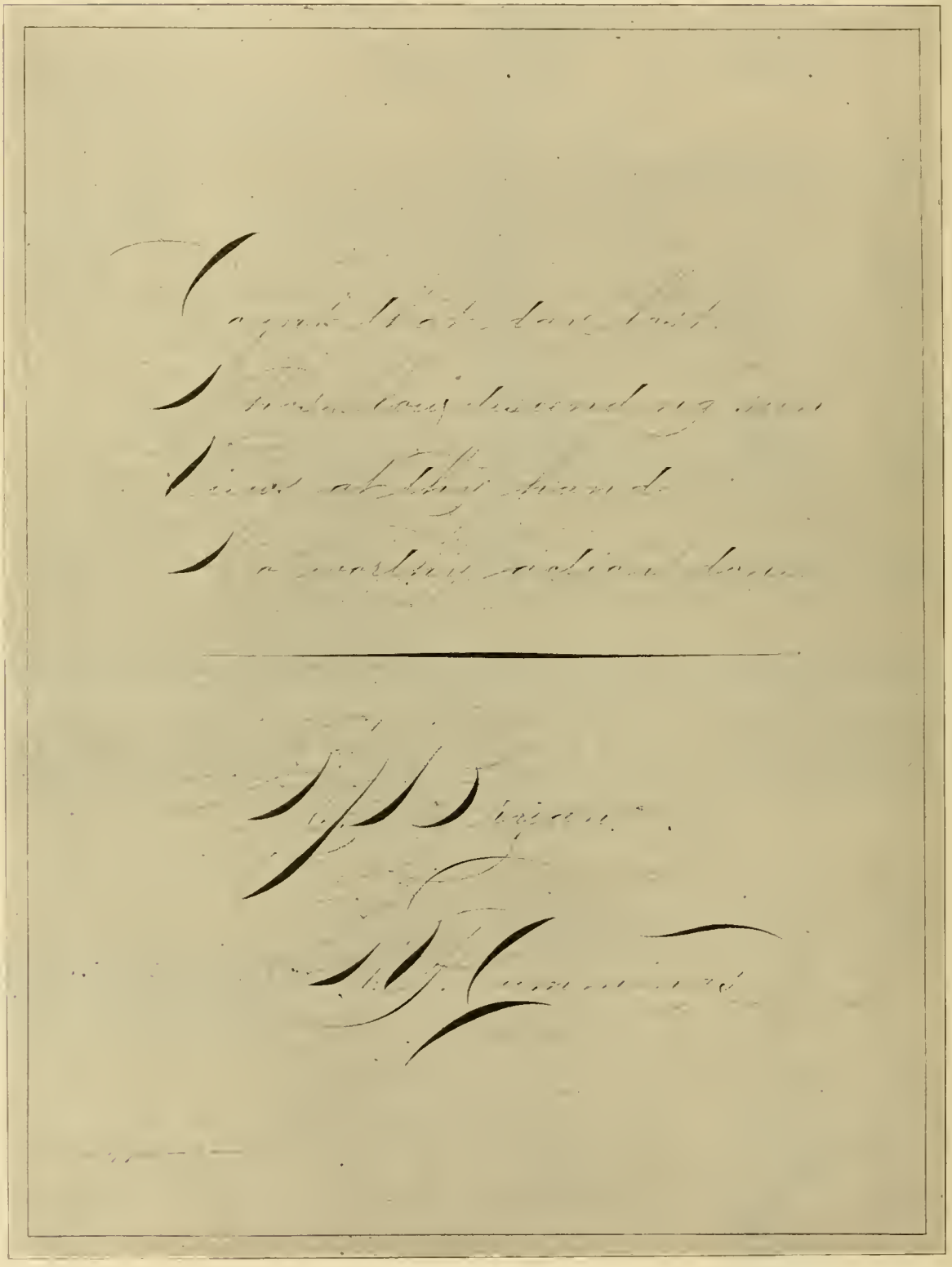
MR. LUPFER will continue to handle business writing, ornamental penmanship, and engrossing, in his masterful manner. The large number of fine specimens Mr. Lupfer has executed for the use of the pupils are enough to make any penmanship lover sit up nights in his endeavor to equal them.

Who should attend the Zanerian College? Supervisors and special teachers of penmanship who desire to advance in methods of teaching, secure the latest ideas, become acquainted with many others engaged in the same work, and increase their skill with the pen; professional penmen who seek inspiration by having placed before them the finest examples for study and practice, who desire to become better teachers and more skillful penmen; engrossing artists who desire to add to their skill in roundhand, lettering, etc.; commercial teachers who wish to become penmen and teachers of penmanship and thus advance themselves professionally and financially; beginners in any branch of penmanship who wish the best instruction in that branch, and at the same time mingle with the leading penmen and teachers from whom many valuable ideas are secured, and with whom many priceless friendships are formed. In fact, all who desire to advance in penmanship or in teaching penmanship will find the Zanerian College a real Penmsnship Mecca during the summer of 1915.

While students can enter at any time, the summer term begins July 5th, and the Zanerian Convention will be held from June 30, to July 3rd.

FOR FURTHER INFORMATION ADDRESS

THE ZANERIAN COLLEGE OF PENMANSHIP, COLUMBUS, O.



This high grade professional writing is photograghically direct from the pen of E. A. Lupfer, penman in the Zanerian.

BOOK REVIEWS

Commercial Education, is the title of a creditable magazine issued from London, England. It is published every Tuesday at 4 Adam St., Adelphi, London, W. C. The March issue before us contains many excellent contributions. In glancing through it we discover nothing indicating that a war was in existence, indicating that commercial interests are leading onward in a surprising manner, in that island surrounded by war ships, mines and torpedoes.

Letters of a Schoolmaster—A Book of Business Ethics, by C. E. Birch, Principal of the Haskell Institute, Lawrence, Kansas, published by Zaner and Bloser, Columbus, Ohio, 69 pages, price 50c, flexible cloth cover, dull finished paper, is the title of the publication containing the contributions which have been appearing the past two years in THE BUSINESS EDUCATOR, from the pen of Mr. Birch, together with preliminary chapters of special interest to teacher and pupil. The volume ends with a vocabulary appendix of especial value to pupils practicing the talks and letters in shorthand, with spaces left for shorthand outlines. This modest little volume is destined to find its way into many schools seeking aid along the lines of the practical ethics, wherein language and ethics are absorbed, so to speak, incidentally, and consequently teachers and principals who are interested would do well to secure a sample copy which will be mailed for 30c.

The Stenographer and Stenographic World $1.00 a year, 10c a copy, Philadelphia, Pa. reaches our desk regularly, well edited and well filled with material of interest to shorthand and typewriting people.

Pace & Pace, 30 Church Street, New York, are issuing a number of attractive leaflets concerning their instruction in accountancy, etc., both to residents and by correspondence. People interested either in personal instruction or through the agency of Uncle Sam along the line of commercial subjects will do well to get on the correspondence list of this firm.

"We find THE BUSINESS EDUCATOR a most helpful paper in our penmanship department. In fact we could not get along without it." These appreciative words came from Miss E. T. Sheedy, manager of the Fredonia, Kans., Business College. The statement was backed up by a list of subscriptions.

BEGIN NOW *To take my lessons in Penmanship by mail if you wish to make the greatest possible progress. My Twenty-Lesson Courses in Business and Ornamental Penmanship are unexcelled. Write for prices and let me convince you. A Zanerian Graduate.*

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To close out book No. 4 on Business Writing a big reduction is being made on all the books in this special offer. Book No. 4 contains 75 lessons in the American Method of Business Writing.

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Total value	$1.56
All the above sent at one time for	$ .50

The above books make a fine little library and are worth many times the small amount I am asking for them.

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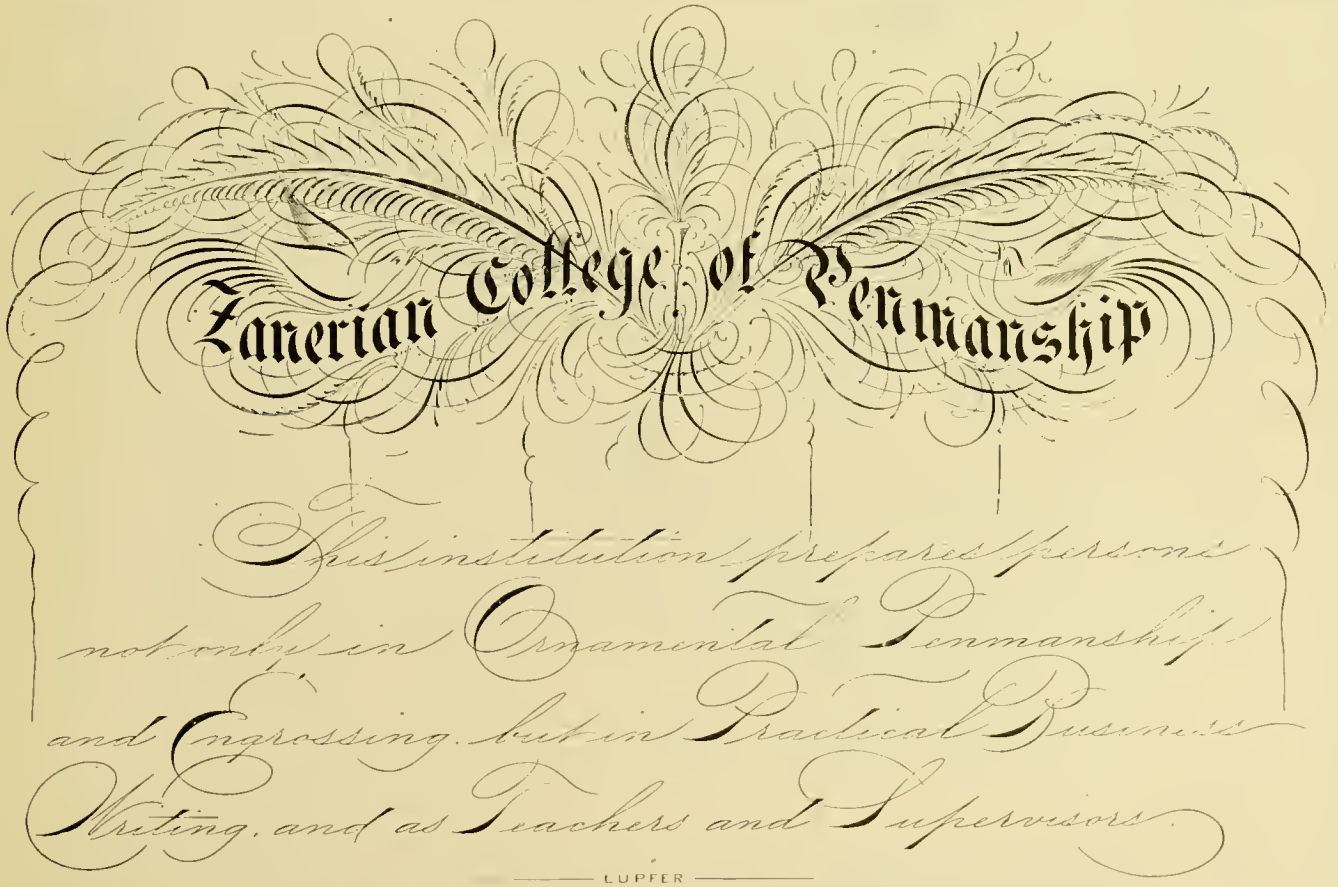

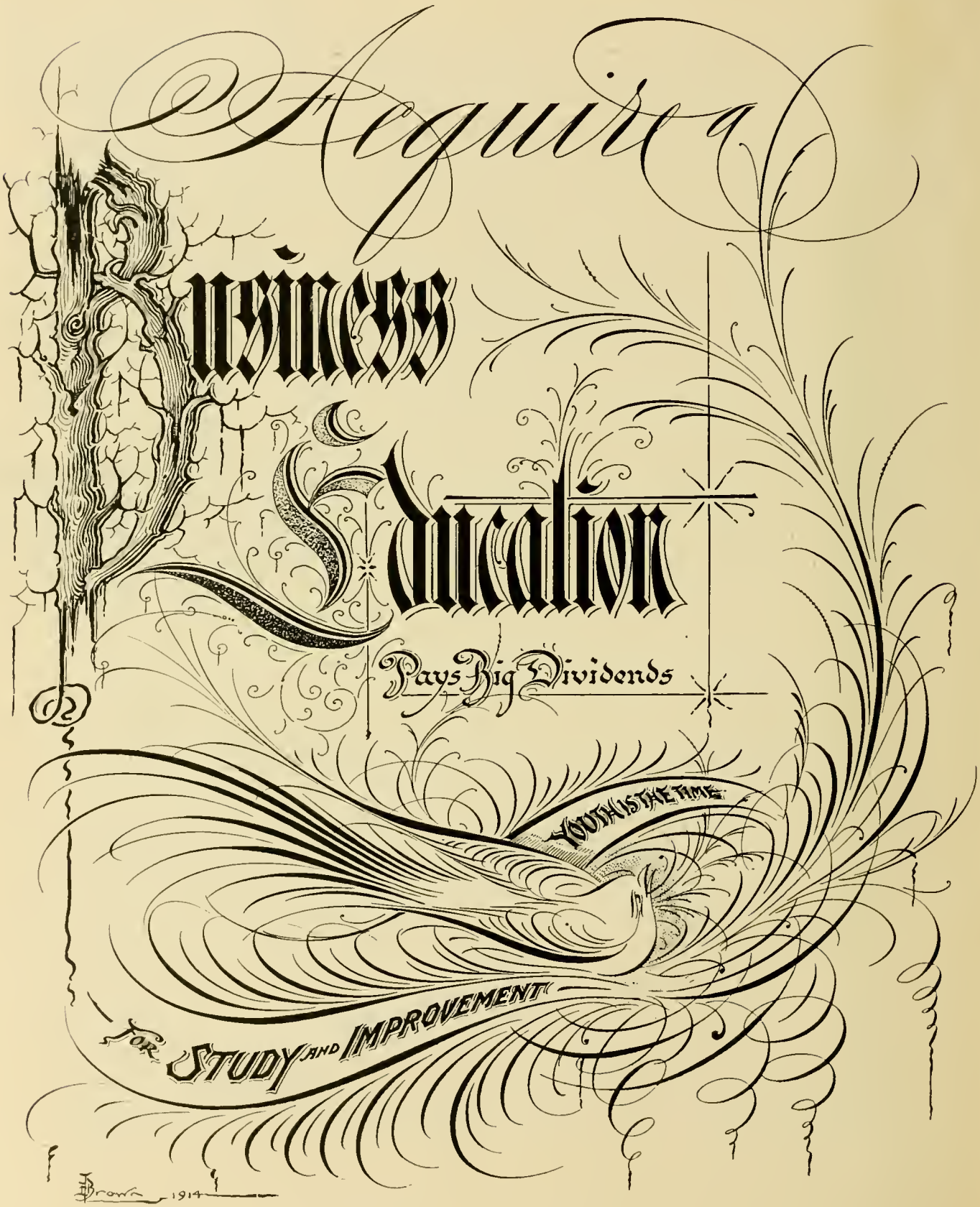
Acquire a
Business
Education
Pays Big Dividends
YOUTH IS THE TIME
FOR STUDY AND IMPROVEMENT
1914

DESIGNING and ENGROSSING

By

E. L. BROWN, Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

This specimen contains a good variety of fancy lettering and we believe you will agree with us when we say that it is altogether an effective and pleasing design. Size of original about 12x15 inches. Executed in India ink on 3 ply Bristol. Pens used: Gillott's No. 1 and 170—Soenneckens Nos. 1, 3 and 4.

First pencil a few of the principal strokes of flourishing. In adding the ink the lines should be followed only in a general way. Finish the flourished part first, and if this does not come out satisfactorily, try again. Finish lettering last. Sketch the lettering in pencil, aiming for uniform size and spacing. Study harmony and balance in your designing. The initial "B" in the upper left hand corner is in keeping with the flourishing strokes in the lower right hand corner, and each in place brings the whole design into pleasing harmony and perfect balance. We speak of these points as they are first to be considered in planning a design.

After the sketch is finished add the ink. Outline initial "B" with a No. 4 broad pen, making lines irregular and broken to represent a rustic appearance. The fine lines were made with a No. 170 Gillott pen. Stipple initial "E" making the lower part darker in tone. Add ornaments very carefully and sparingly as many good designs are overdone in this respect.

We would like to know if you like this design. We would also like to know if you do care for this class of pen work. In itself, flourishing is not of great practical value, but its study and practice cannot help being of great benefit to those striving for skill in decorating Old English and German Text, quickly and effectively. Furthermore, it cultivates the taste for grace, harmony and beauty in decorative scroll work used in commercial designing and engrossing.

However, as there is plenty of material in this lesson besides the flourishing we will not insist that you must copy this part of the design.

Be a hard worker, a close observer, and above all, painstaking and critical.

BOOK REVIEWS

"The Business of Advertising" by Earnest Elmo Calkins, published by D. Appleton & Company, New York and London, cloth bound, 363 pages, price $2.00 net, is the title of a profusely illustrated, carefully written publication, whom all interested in advertising will do well to consider. This volume appeals to us as being especially valuable. This is a revised book brought down to date from the first edition which was published ten years ago and marked an important epoch in advertising literature. The book has been rewritten and is therefore new. Advertising is first defined, its history is then clearly stated, and it then devotes space to scientific and modern advertising. Next it discusses the three grand divisions of advertising—mediums, agents, and advertising. Other chapters take up the marketing of new produce, and still others on retail advertising including selling by mail. Advertising as a profession, is an attractive chapter for young men. The illustrations, many of which are familiar to the general public, are here put forth in a new light and with a scientific meaning.

"Commercial Work and Training for Girls," by Jeannette Eaton and Bertha Stevens, The Macmillan Company, New York, price $1.50, is the title of a late book discussing commercial education both public and private. The following Table of Contents outlines well the material in the book: Part 1. 1, Public Commercial Schools; 2, Private Commercial Schools; 3, Commercial Courses in Parochial Schools; 4, Miscellaneous Commercial Schools and Courses; 5, Night Commercial Schools; 6, The Fate of Grade School Children; 7, Solicitation of Grade School Children; 8, Vocational Guidance; 9, Conclusion. Part 2. 1, A Classification of Office Work; 2, Woman's Conquest of Office Work; 3, The Invasion of the Machine; 4, Conditions of Office Work; 5, Just Demands of the Average Employer. Both the investigations and observations were made in Cleveland under the auspices of the Co-operative Employment Bureau for Girls. We regret the survey of schools and the employment conditions did not take in a wider range than one city, and it would seem that the ones who made the survey were not without prejudice concerning private, commercial schools, but we readily admit that much of what they say is really true of entirely too many commercial schools. The reader's opinion is apt, however to be a very unfavorable one after a perusal of this book which contains most unpleasant facts; unpleasant alike because they are true in many cases and places and unpleasant because they are not true of many places and cases.

The Sweet Publishing Company of commercial school text books, Santa Rosa, Calif., the home of Luther Burbank, issues an attractive booklet and circular indicating enterprise and practicability.

The Louisiana Industrial Institute, Ruston, La., includes in its many courses Shorthand and Typewriting. The catalog and bulletin before us bespeak a progressive institution, liberally attended and efficiently conducted. The motto, "To make the thinker a worker and the worker a thinker" is a good one.

Inexcusable Murdering of the English

DON'T think we are about to violate our neutrality. These charges are against the authors of antiquated text-books. When an author gives an explanation that doesn't explain, or makes a statement so ambiguous that only the teacher, not the student, knows how to construe it, that author murders the king's English. His work should be ignored and his books discarded for modern, practical text-books that are free from such faults.

A text-book that is not absolutely clear and precise keeps the teacher constantly performing operations of rhetorical surgery in order to make the author's meaning comprehensible to the student. With a free lance the teacher must dissect the proposition, cutting here and probing there, amputating superfluous words and redundant clauses, resettiug disjointed elements, and grafting on new ideas in place of the old, thus making the school room into an emergency hospital for administering first aid to lame propositions and weak expressions of thought, or an asylum for the treatment of confused ideas.

Examine our Plain English and Practical Exercises, and you will see how easy it is to use business language correctly. These books ought to be used in the English department of every school in the United States.

All our text-books were prepared with the object in mind of giving the student the most information possible with the least effort on his part, and little or no help from the teacher. Such books are a great boon to both student and teacher, especially when classes are large. Now is the time to examine books for next season's work. Write us.

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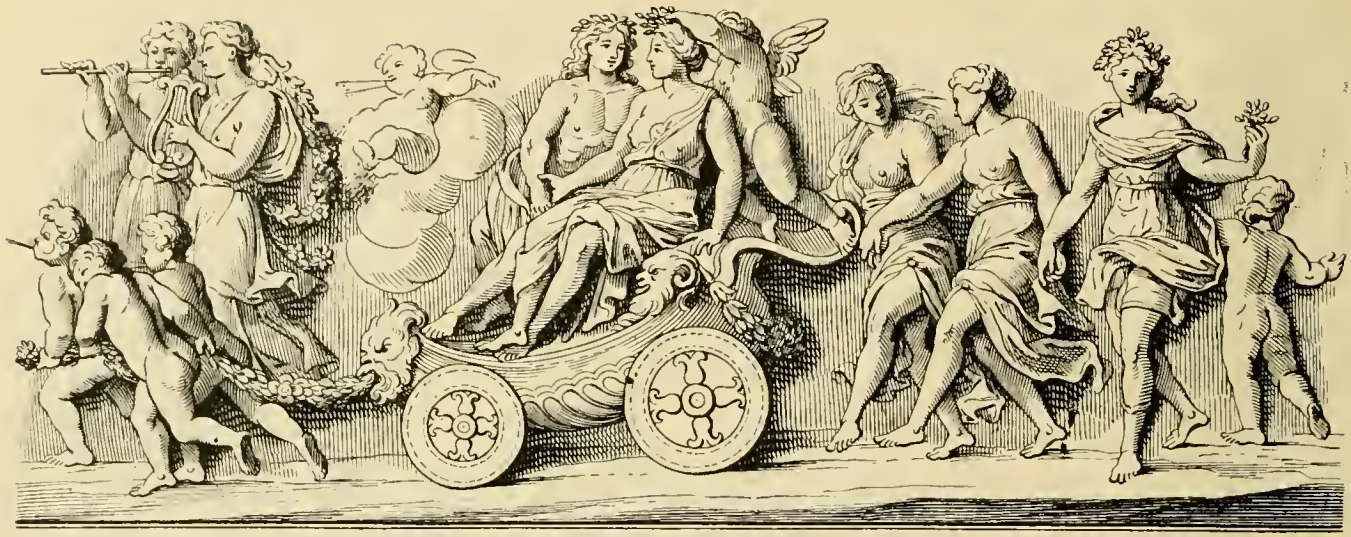

This delightful old-time pen and ink drawing, reproduced from copper-plate engraving, is the heading for an article on Friendship published in the Universal Penman by G. Bickham, and was made about 1840. Students of pen art today will find much in it of merit and worthy of imitation. Good art survives no matter whether the product is that of the pen, brush, or the engraver.

Dennis & Baird

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34 Alphabets in Practical Lettering	.30
Engravers' Script by L. Madarasz	.30
Total value	$2.40
All the above sent at one time for	$1.00

The big book on business writing is actually worth a ten dollar bill.

Books can be returned if you are not satisfied.

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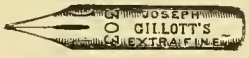
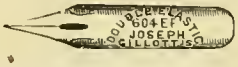


VICTORIA PEN, No. 303



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No penman, teacher or student of penmanship can do a better thing than acquire at least a small penmanship library. From it inspiration and help will be drawn that will be worth many times the cost. The publishers of this journal endeavor to supply any book on penmanship that is published.

The Zaner Method of Arm Movement Writing Complete Manual, is C. P. Zaner's latest and best work on practical business writing. Contains the most complete course of copies and instructions for the teacher or for the learner. 112 pages 8x8 inches in size. Cloth $1.00, paper cover 50c postpaid.

The Zaner Method of Arm Movement Writing Manual, by C. P. Zaner, contains most of the copies and instruction that appear in the larger work mentioned above. It is especially adapted for the student, whether in school or at home. This work is used largely in commercial colleges, high schools, etc., and undoubtedly is the best work published for such use. 144 pages, 4x8 inches in size. 25c postpaid. Special price in quantities

Modern Business Penmanship, by E. C. Mills, is a book of 76 pages containing a complete course of lessons in accurate business writing, such as has made Mr. Mills famous. The instructions are to the point. Postpaid 35c.

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Muscular Movement Writing, by C. A. Faust, contains a very helpful course of copies and instruction. The author has taught penmanship for many years and this book gives the results of his experience. Filled with ideas and valuable points. Postpaid 25c.

Lessons and Lectures on Penmanship, by H. W. Ellsworth, contains a large amount of valuable material on penmanship subjects—too much to be overlooked by anyone who desires to be well informed on penmanship matters. Contains 298 pages, and 1000 illustrations. Bound in boards. Postpaid $1.50.

The Penmanship Dictionary or Word Book, contains over three thousand words arranged to help penmanship teachers and penmanship students. To illustrate, if you desire to practice on words containing the small letter "s," the book presents a number of words, such as crisscross, assures, assessors, assassins, etc. Each letter in the alphabet is thus treated, long words for special practice, loop letter combinations, sentences, a list of nearly five hundred geographical names, difficult names for business combinations, words, etc. Price postpaid 15c.

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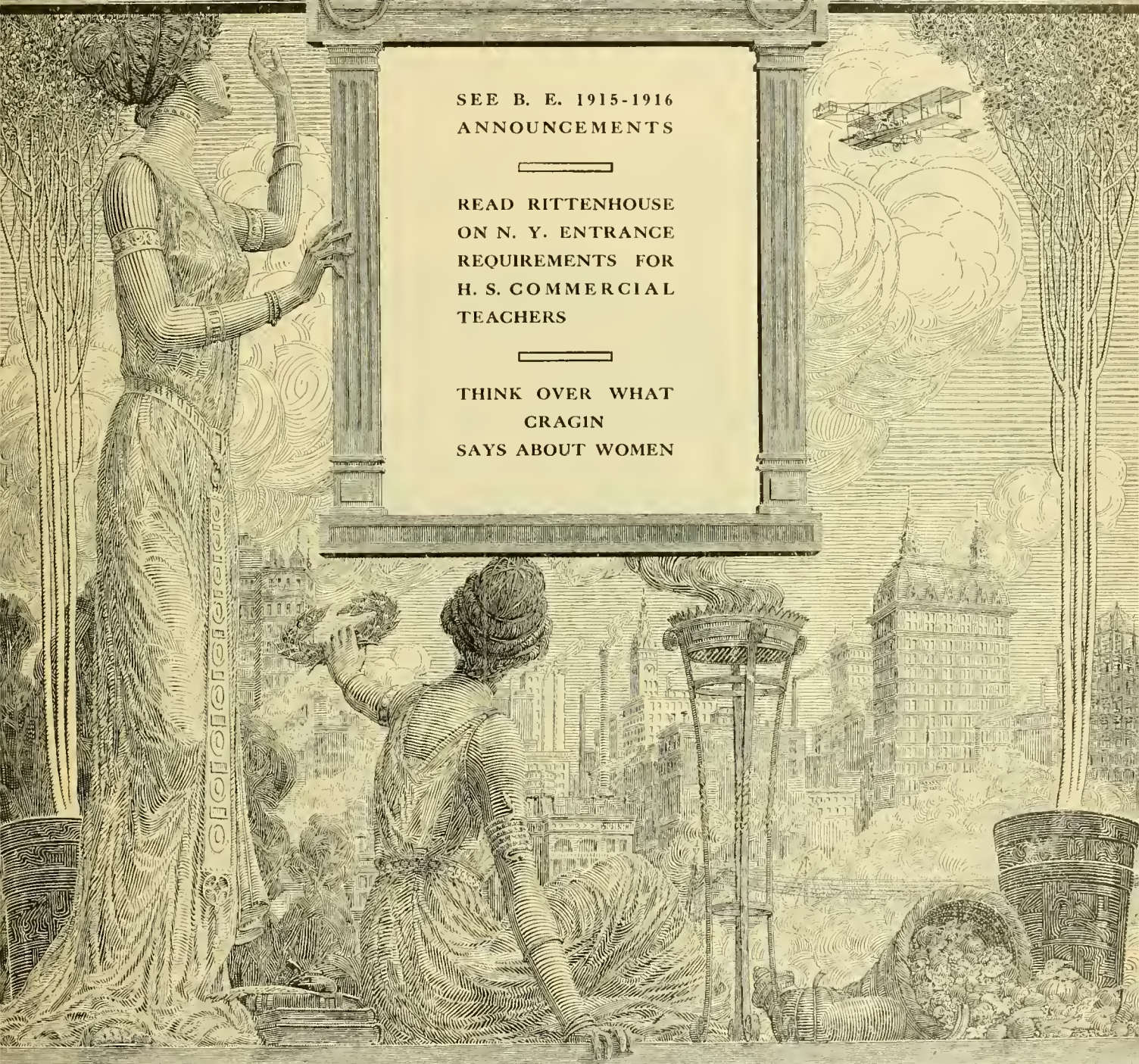

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Yours very truly,
C. W. Lundquist

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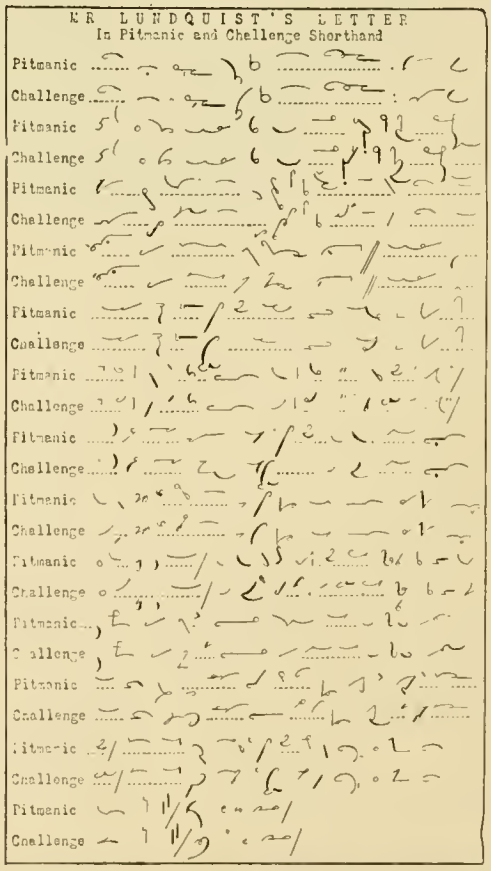

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"I beg to recommend that the Board of Education authorize the appointment of a committee of recognized stenographic experts to go into the question of the teaching of stenography in the Public Schools of Los Angeles, and make a recommendation to this Board concerning the retention of the Wagner system, or the adoption of some other system to be named in the Committee's recommendations."

The gentlemen selected by the Superintendent of Schools to compose this committee were the following: E. M. Williams, official reporter of Department 11 of the Superior Court, H. H. Harris, of the firm of H. H. Harris & Co., general shorthand reporters, and W. L. Mason, a teacher in the Commercial Department of the Polytechnic High School at Santa Monica, California. This Committee held many sessions, calling before it a number of teachers, including Mr. Wagner himself, visited schools and business colleges, and in other ways very thoroughly investigated the merits of the Wagner system of shorthand. The result of their investigation was an adverse report of this system, based largely on its purely local character, its lack of supplementary text or reading books, the unscientific arrangement of the principles in the single text-book used, and the fact that it has not shown that it is capable of being developed to the highest point of efficiency.

The same care was exercised in selecting a system to be named in place of the Wagner shorthand, and after an exhaustive examination of the text-books issued by various shorthand publishers, including not only the Pitmanic forms, but light-line and connective-vowel systems as well, the committee came to the unanimous conclusion that the system to be used in the Los Angeles Public Schools must be Pitmanic in its basic principles. It then recommended the adoption of the Isaac Pitman system, as now presented in the text-books published by Isaac Pitman & Sons, as being the best adapted for use in the Los Angeles Public Schools. Some of the considerations upon which the decision of the Committee was based are the following:

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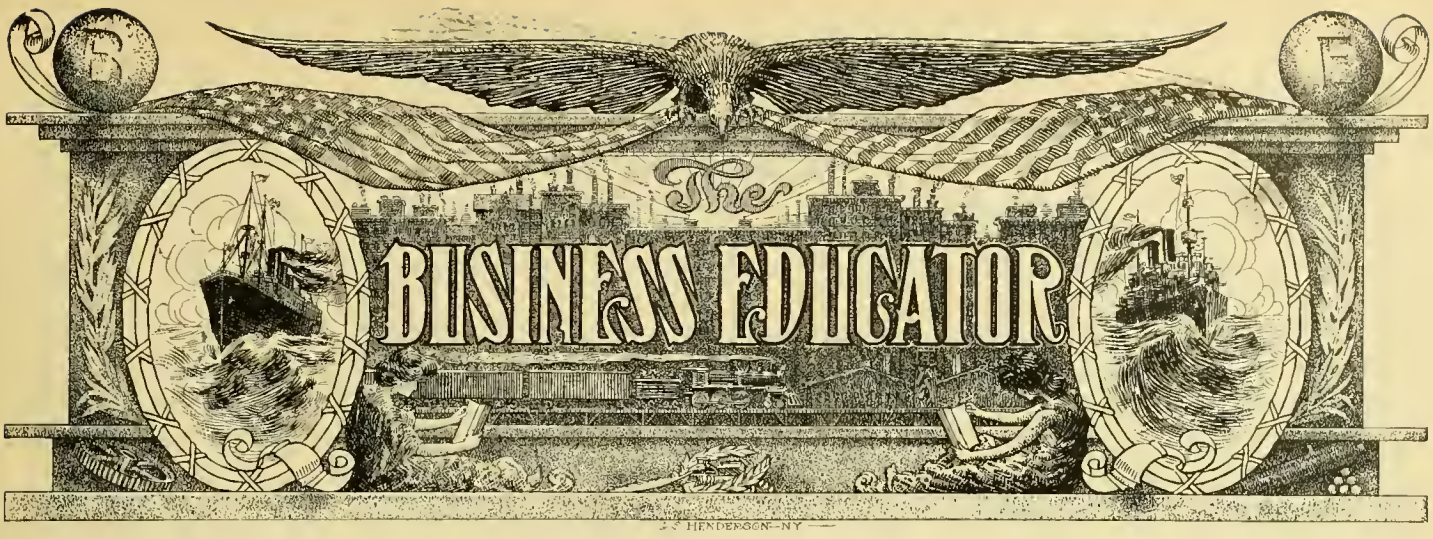

VOLUME XX COLUMBUS, O., JUNE, 1915 NUMBER X

THE BUSINESS EDUCATOR
Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, - Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, $1.00 a year (Foreign subscriptions 30 cents extra; Canadian subscriptions 20 cents extra). Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra.)

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Don't touch pencils, pens, erasers or papers on another man's desk, unless he is there. The Golden Rule applies well here, as elsewhere.

Responsibilities gravitate to the person who can shoulder them, and power flows to the man who knows how. Don't worry!

Always be circumspect and courteous. Bear the faults of some, the impoliteness of others, and pardon everybody sooner than yourself.

Try these: a kind thought, a kind word, a kind deed.

BRIEF BUSINESS EDUCATOR ANNOUNCENENTS FOR THE COMING YEAR.

We have, we believe, been particularly fortunate in securing an especially strong list of contributors the coming year for the readers of THE BUSINESS EDUCATOR.

We have had many words of approval concerning the contributions during the year just passed, and of course we are doubly anxious to excel, if possible, the record made.

YOU can help from time to time by suggestions, special contributions, criticisms, advertising, subscriptions, a good word, etc., etc. We thank you in anticipation.

Bookkeeping and Accountancy

Mr. C. F. Rittenhouse, Dept. of Secretarial Studies, Simmon's College, Boston, will contribute a series of contributions upon the above topics Mr. Rittenhouse is prepared to favor our commercial teachers with some valuable material connecting the practice of accountancy with pedagogical teaching, and we can therefore anticipate something distinctly worth while.

Arithmetic

Mr. J. Clarence Howell, of the Detroit, Mich., High School of Commerce, will favor our readers with a series of articles on Arithmetic. Mr. Howell, although yet young in years, is a well seasoned and successful instructor of Arithmetic, and one who is able to give something not found in every text book.

Literature

Miss Alice M. Goldsmith, of Philadelphia, will contribute a series of articles under the title of "Note-Book Travels in School and Business," which will prove to be of interest and encouragement to pupils and teachers, particularly the latter who are struggling successward in school and after. Miss Goldsmith has the faculty of recalling vividly her trials, tribulations and successes. She is the product of the Philadelphia schools, and is at present completing her work in the University of Pennsylvania and at the same time filling the position of private secretary to a medical—literary—philanthropist. Her secetarial experience, her summer travels, and her literary work on the side all give her an insight and outlook which enables her to crystalize thought in a manner that our readers will enjoy.

Commercial Law

We are happy to announce a continuation of the articles on the above subject from Mr. P. B. S. Peters, Director of the Business Course in the Manual Training High School of Kansas City, Mr. Peters is always interesting and instructive.

Advertising

Once again we are to have in our columns, articles from the fertile brain of Mr. F. A. Keefover, of the Commercial Department of the Tacoma, Wn., High School. "Keefe" as he is familiarly known, has a way of thinking and writing quite his own, and is therefore always readable.

Special Contributions

We have also the assurance of Special articles upon timely topics from such men as Melville W. Cassmore, of Seattle, and W. C. Cope, of the Drake School of Newark.

Efficiency

Mr. Harold E. Cowen, of the Commercial Dept. of the Passaic, N. J., High School, as announced in the April B. E., will contribute articles upon the efficiency necessary for success in teaching as well as in business. Most of the contributions are already in our hands and we can vouch for their excellence.

Mental Meanderings

Mr. Carl Columbus? Marshall will continue to meander among us physically, mentally, and socially indefinitely. We assume that his middle name is "Columbus," because he does a deal of traveling, and because he has a habit of doing his own thinking. He has never discovered a continent, but he does discover, and hand out in his inimitable way, a deal of wholesome contentment.

"Tales of a Melting Pot" by Mr. Charles T. Cragin will, the coming year, prove quite as interesting as any he has ever written Need we say more? A nationality each month will be depicted with a good deal of humor and some pathos and tragedy; all based upon actual people and happenings Cragin knows about personally. You can't afford to miss a single one of these stories.

Fortunately, we have on hand *Eight* more Budgets from the pen of Elbert Hubbard, so that our readers will have the opportunity of his writing after his pen has been stilled by death. Our regrets are that he did not have an apportunity to report his observations in Europe, for Hubbard was a man who had the courage to change his view point whenever he discovered the truth to be on the other side. He had his faults, but he had virtues his carping critics never possessed.

Miscellaneous

Federation and Convention Announcements and Reports, News Items, Timely contributions, etc., etc., will continue to make the B. E. *the* professional paper you cannot afford missing to read.

Penmanship Features

Mr. S. E. Leslie will contribute the beginning-with-September series of lessons in Business Writing. Our readers know what to expect when we say it represents his latest and best work.

Mr. I. Z. Hackman, whose lessons are now running, will continue February.

Mr. E. L. Brown will continue his unequalled Engrossing Illustrations and Instructions. Mr. Brown is easily the leader in high grade instruction in artistic and practical engrossing. His work appears exclusively in our columns, and each contribution contains enough inspiration and insight in Engrossing to justify ten times the subscription price; but it will remain the same.

PARTIAL PROGRAM OF THE

ZANERIAN PENMANSHIP TEACHERS' ASSOCIATION CONVENTION, COLUMBUS, OHIO

JUNE 30 AND JULY 1 AND 2, 1915, IN HOTEL VIRGINIA.

June 30 will be HOBBY DAY, each member to exploit his hobby, scheme, trick, device, kink, etc., etc.

July 1 will be EXAMINATION DAY, each person to ask any one present or all, any question on any point of penmanship.

July 2 will be HAMMER DAY, when every one present may take a crack at any idea, hobby, theory or practice presented.

A Banquet, Outing, Theatre Party, etc., will be arranged as desired.

All interested are invited to join in the glad, forward time.

Mr. P. W. Costello, whose work is the envy and despair of many, will continue his artistic and helpful illustrations with suggestive and explanatory comments on the side.

Mr. W. A. Baird, America's foremost engrosssing script artist, is giving our readers illustrations in accuracy, grace and beauty never quite equalled. Are you following him? He is a master making and breaking records in Roundhand.

Mr. W. E. Dennis, his partner, will also favor us with such contributions as no one else can supply. He's a near-genius.

Frank W. Martin, the Boston Engrosser, will favor us with specimens of his practical, rapid, artistic Script from time to time.

Mr. E. A. Lupfer will continue his ornamental illustrations and professional pointers. He, too, is making wonderful strides in the skillful and graceful and accurate. Are you aware of his unusual skill?

Fred Berkman, James D. Todd, the Editor, and many others will add variety and interest to our columns.

Questions and Answers Department seems to be growing in popular favor from month to month. "Get into the game" and play it with the rest.

Old Book specimens, Odds and Ends, Students' Work, Flourishing, etc., will be presented as heretofore.

"Model Lessons" will be featured regularly if *you* help by sending in yours.

"Need we say more?"

For further information write the Pres., C. Spencer Chambers, Covington, Ky., High School, Miss May J. Lynch, Chairman of Ex. Com., Supervisor of Writing, Covington, Ky., or C. P. Zaner, Columbus, O.

COME, LET US GO FORWARD TOGETHER!

June 30.

C. E. Blews, Harmony, Pa., "The Pen through all Ages."

J. E. Throne, Shenandoah, Iowa, "At What Are We Aiming in Commercial Education?"

Alwilda M. Lutz, Noblesville, Ind., "Incentives to the Amateur Arm Movement Pupil."

A. M. Reichard, Tiffin, O., "Concentration and Its Value."

Erma Hyland, Salem, O., "The Regular Teacher and the Supervisor."

Dora E. Hart, Hudson, Mich., subject to be selected.

W. H. Wetzel, Fremont, Pa., deceased.

Cora A. Ney, South Bend, Ind., "A Practical Application in Writing."

Rachael B. Wood, Olean, N. Y., "Sowing the Zaner Method in the Island of Porto Rico."

T. A. McLean, Connellsville, Pa., subject to be selected.

Carrie L. Young, Jamestown, N. Y., "Our Motives and the Child's Motives."

J. L. Elicker, Marion, O., "The True End of a Hobby."

C. H. Calderwood, Upland, Ind., "The Relative Value of Good Writing in All Subjects of the School Curriculum."

W. C. Stinebaugh, N. Manchester, Ind., "Deadline Dangers."

Harry Wildrick, Dorranceton, Pa., "My First Year's Experiences as a Supervisor of Penmanship."

W. C. Faust, (Sunny Jim) Canton, O., "Potpourri."

D. W. Weisel, Warren, Pa., "Design in Penmanship."

Olive A. Mellon, Manor, Pa., "Writing in the Primary and Intermediate Grades."

D. C. Beighey, Pittsburgh, Pa., "Getting Results from the Penmanship Class."

E. E. Spanabel, Wilkinsburg, Pa., "What Ought a High School Principal to Expect from a Commercial Teacher."

G. A. Race, Bay City, Mich., "Our Purpose."

E. A. Lupfer, Zanerian, Columbus, O., "Technic of Ornate Penmanship.

R. E. Seay, El Paso, Texas, subject to be selected.

L. D. Root, Elyria, O., "Connecting with Business.

Elizabeth J. Dinsman, Lima, O., "The Supervisor and the Teachers."

Irwin S. Light, Hartford, Conn., subject to be selected.

Arthur M. Grass, Linton, Ind., "Some Experiences of the Writing Supervisor."

July 1.

J. A. Finnicum, Urichville, O., subject to be selected.

C. W. Anderson, Bowling Green Ky., "Early Inclinations and Incentives."

E. M. Deering, Biddeford, Maine, subject to be selected.

Laura Breckenridge, Lafayette, Ind., "Is There any Real Value in the Use of Devices in Teaching Penmanship."

John N. Beattie, Houghton, Mich., "Commercial Work as a Part of the High School Curriculum."

R. Viergever, Sauk Centre, Minn., "Penmanship in Small High Schools, Its Problems and Answers."

C. E. Miller, Huntington, W. Va., "Making Writing Popular."

Elizabeth Whipple, Painesville, O., "Adapting the System Taught to the Individuality of the Child."

Pearl McCaffree, Ackley, Iowa, "Changing Left Handed Writers."

W. E. Benscoter, New Rochelle, N. Y., "The Thief of Time."

Elizabeth Davidson, Chester, Pa., "Value of Muscular Writing in the Grades."

Emma Gaver, Mt. Gilead, O., subject to be selected.

Arthur G. Skeeles, Elwood City, Pa, "Count the Pushes."

W. F. McDaniels, Peoria, Ill., "Art of Suggestion."

Florence Starrett, Zanerian, Columbus, O., "Behind the Scenes of the B. E."

Cora M. Major, Forty Fort, Pa., subject to be selected.

Frank S. Hughes, Marion, O., "Systematic Supervision."

Bessie Sawyer, East St. Louis, Ill., "Need of Penmanship Training for Teachers."

Fred Berkman, Pittsburgh, Pa., "Longhand and Shorthand Penmanship."

Guy W. Newberry, Cincinnati, O., subject to be selected.

Emily W. Gettins, Youngstown, O., "Work in Primary Grades."

John O. Peterson, Tacoma, Wash., "Done or Overdone."

L. A. Newgard, Wheeling, W. Va., subject to be selected.

J. O. Gordon, Cleveland, O., "The New Arrival in the High School."

July 2.

A. R. Martin, Providence, R. I., "Penmanship and the Allies."

C. R. Tate, Cincinnati, O., "Engrossing as a Sideline."

Frank A. Kent, subject to be selected.

R. E. Wiatt, Los Angeles, Cal., subject to be selected.

C. H. Wiseley, Columbus, O., subject to be selected.

Tom Sawyer, Pittsburgh, Pa., "Blackboard Writing or Writing by Music."

W. E. Black, Bellaire, O., subject to be selected.

Miss Thornborg Rehner, E. Grand Forks, Minn., "Road Building."

Lewis R. Watson, Montclair, N. J., "The Standardization of Grammar Grade Penmanship."

H. A. Don, El Paso, Texas, "How the Ability of the Teacher is Judged, and Why we Need Supervisors in the Public Schools."

H. P. Greenwall, Kalamazoo, Mich., "Writing, Its Relations and Correlations."

J. R. Rosen, Boston, Mass., subject to be selected.

C. A. Wendell, Quaker City, O., "The Non-Professional Teacher's Contribution to the Art."

W. G. Wiseley, Benton Harbor, Mich., "The Essentials That Lead to Good Writing."

N. Florence Anderson, Martins Ferry, O., subject to be selected.

O. J. Browning, Newton, Iowa, "Methods of Obtaining Interest in the Grades."

A. E. Cole, Tarentum, Pa., "The Commercial Teacher."

F. A. Krupp, Austin, Minn., "How I Teach Writing in the University."

J. J. Rogers, East Cleveland, O., "Cause, Effect and Remedies."

C. E. Doner, Beverly, Mass., "Normal School Training as I do it."

E. A Deitrich, Greenville, O., subject to be selected.

A. B. Cox, La Junta, Col., "What a Business Training Means to the Twentieth Century Youth."

Margaret Ebert, Sapulpa, Okla, "The Importance of Good Position and How It May Be Secured."

Marie E. Kaufman, Plattsmouth, Neb., "The A, B, C, of Penmanship."

J. H. Bachtenkircher, Lafayette, Ind., subject to be selected.

Penmanship Questions AND ANSWERS

"I want to know" is the instinct which leads to wisdom. The inquiring mind discovers the need and source of truth, and extracts it from countless reservoirs.

The impulse to answer questions leads to analysis, comparison and system, and thus the answer benefits all parties concerned.

You are cordially invited to ask and to answer such questions as you desire. THE BUSINESS EDUCATOR will act as a Clearing House for Penmanship Questions and Answers.

The spirit of helpfulness to and consideration of others is always productive of good results. Liberality in this particular encourages it in others and brings answers to our own questions.

Help to make this department so valuable that it will become the recognized authority to which all may turn for answers to almost every conceivable technical, pedagogical, or supervisory penmanship question.

Questions are frequently sent to people in advance of publication so that both Question and Answer may appear together.

Who Will Answer and Not Merely Reply.

ELLWOOD CITY, PENN., April 3, 1915.
MR. C. P. ZANER, Columbus, Ohio.

My dear Mr. Zaner:—The other day the County Superintendent of Schools, Mr. Gilmore, was in Ellwood City, and he remarked that his little boy, now in the Fourth Grade, did not write nearly so well as he did in the first grade; and that his writing seemed to be getting steadily worse.

This served to crystallize some things which I have been thinking about for some time. Perhaps the thought that first came was this: What are the natural incentives for penmanship practice? In the first grade, they are the love for activity, and the imitative instinct. Little children will do what you tell them to do, if they possibly can. They will imitate anything they see you do. In the second grade however, these incentives are not so strong; and in the third and fourth grades they are almost wholly absent.

In the fifth and sixth grades the children begin to want to express themselves. They begin to write letters. They have arrived at the period of life when they are not content merely to read; they want to write.

All this makes me think that we have placed more stress on writing in the first four grades than we should place. This has not been the fault of the writing teacher, but of the regular teacher. She has demaded that the pupil be able to write words and sentences, almost from the first. Written spelling is given in many schools the first year, and in most schools the second year. (We have no written spelling here until the last half of the third year, and only a little then.) Besides, if the pupil doesn't learn to write, what accomplishment will he have as a result of his school work that his parents can see?

I have no statistics as to the relation of good writing in one grade to good writing in other grades. Perhaps you have such material. But I strongly suspect that good writing in the first four grades has little relation to good writing in the upper grades, in High School, and in adult life. If this is true, if we are teaching writing in the first four or five grades of school only for the good it does other subjects in those grades —then we are wasting an awful lot of time on writing; then all this discussion as to the best method of teaching writing in the first and second grades is foolishly useless, and there is no such thing as "starting little tots on the road to good writing;" and the efforts of the supervisor should be directed toward changing the methods of teaching all subjects in the lower grades, so as to do away with the necessity of any written work until the child is naturally ready for it.

If it is true that it is not natural for the little child to express his thoughts in writing, and no less an authority than Dean Will Grant Chambers, of the School of Education, University of Pittsburgh, told me that he thought it was true, then it is unpedagogical, and wasteful of time and energy, to require such expression. It has already been found that pupils in the third grade will learn spelling faster if they are not required to write it, than if they are; and we proved that in the Ellwood City Schools last year. If the writing is not required for other studies, why teach it before the fourth or fifth grade? Few children leave school before the fifth grade.

If the children did not write in the first grades, they would have no bad habits to overcome when they began to write. And the time of the Supervisor could be devoted to the grammar grades and the High School, where his efforts would count for the most.

This does not mean that no pencils should be allowed in the first grades. It might be well to have some "writing lessons" in each grade; but they should consist only of simple movement exercises and easy words. The exact amount could usually be left to the teacher, provided no written work was required in other subjects.

This letter is somewhat rambling, but you can see what I am driving at. Most of us penmanship teachers gave very little attention to writing until we were eighteen or more years of age. We demonstrate every year that it is possible to take a boy almost grown who writes poorly, and teach him to write well. We fondly believe, or try to make ourselves believe, that if only the first grader would follow our instructions during his school course, making sure and steady progress every year, when he reached manhood he would be a Lupfer or a Madarasz. But the facts are against us. Neither Lupfer nor Madarasz was an unusually fine penman when he was ten years old; and our first-graders who write so well quite often write poorly in the second grade, and are very likely to write poorly in High School. Isn't it just possible that this theory of a steady progress in writing through the grades doesn't conform to human nature? May there not be a time for learning to write, just as there is for learning to walk? and if there is, will we not get results in writing with the least effort by teaching writing just at that time, rather than before?

Yours very truly,
ARTHUR G. SKEELES.

The above letter from Mr. Skeeles is a most thought provoking communication, revealing a student, and not a mere routine teacher and supervisor. There are enough questions raised in this one communication to fill the entire BUSINESS EDUCATOR in regards to answers and discussions. We shall pass it on at this time with no comment hoping that it may arouse responses upon the part of our readers. Let us hear from you with convictions and facts based upon careful investigation and experience.—[EDITOR.]

What about Slates and Pencils? I find slates and pencils in many of our schools. What about their use in other cities? S. A. J.

Slates were the result of necessity —when slates were cheaper than paper. That time has largely passed and so have the slates and their rattling, scratching pencils. The temptation to erase and correct and the hygiene or lack of it are also objectionable. As a consequence slates are rarer than verticle writing.

Pencil writing, except in the first and second grades, is inclined to be destructive rather than constructive. Pen and ink makes for clear thinking and efficient execution, in number work and arithmetic as well as in language work.—EDITOR.

I have new penmanship students entering my schools every six weeks, although most of them remain twelve weeks. What examination questions should be given them at the end of the first six weeks, and at the end of the second six weeks?—C. B. BOLAND.

About a year ago Mr. Chas. Menz became an equal associate with Messrs. Warren & Aderhold in conducting the Troy, New York Business College. Mr. D. M. Evans, recently of the Wheeling, W. Va., Business College, is now principal of the Commercial Department of that institution. We are acquainted with all of the gentlemen mentioned with the exception of Mr. Menz. This institution has been a very successful one in the past and we predict even greater success for it in the future.

Specimens from pupils in the upper grammar grades from Harry Wildrick, Supervisor of Writing in the Wilkes-Barre, Pa., schools indicate progress in practical penmanship on the part of supervisor, teachers and pupils, showing a well balanced combination of form and freedom.

MONT VALE, N. J., May 7, 1915.
EDITOR OF B. E.

My Dear Sir:—I noticed an inquiry in your paper asking: *"Who invented the so-called muscular movement?* (by *P. H. D.)* and the reply of A. R. Merrill to whom it was referred by you. You will find that it was first communicated to the public by Mr. J. Carstairs, author of *Carstairian System*, in *1809*. I have the book.

H. W. ELLSWORTH.

Should students write faster while practicing penmanship than while doing regular office work or the reverse? J. F. Bowers.

Pupils of high school age should practice at about the rate of speed required in offices, which is usually from 15 to 20 words a minute. However, they should at times practice at the rate of from 20 to 30 words a minute, and at other times no faster than 15 words a minute in order to see how well they can write. Speed is important, but in reality it is second to legibility.

Is one required to use the arm or muscular movement in taking Civil Service Examinations, or will they accept finger movement writing? P. E. D.

The Government wants good writing and is not particular how it is delivered, just so it is plain and rapid. However, the arm movement is capable, when under control, to deliver a larger amount of legible writing than the finger movement, and therefore, all other things being equal, the one who writes the better hand will, of course, get the better grades Finger movement writing is less inclined to be uniform in size, slant and spacing than arm movement writing, and therefore while finger movement writing may be legible, as a rule, it is not as sightly as arm movement writing, nor is it as easy.

BUSINESS WRITING

By I. Z. HACKMAN,
Elizabethtown, Pa.

Send specimens to Mr. Hackman with return postage for free criticism.

This is the time of the year to send us specimens, containing an alphabet, a few sentences and figures, for examination for a B E. Certificate. If any student fails he has a chance to try again before the school year closes. It is up to you to put forth the necessary effort required to bring your work up to the standard, and thus get started on the road to success.

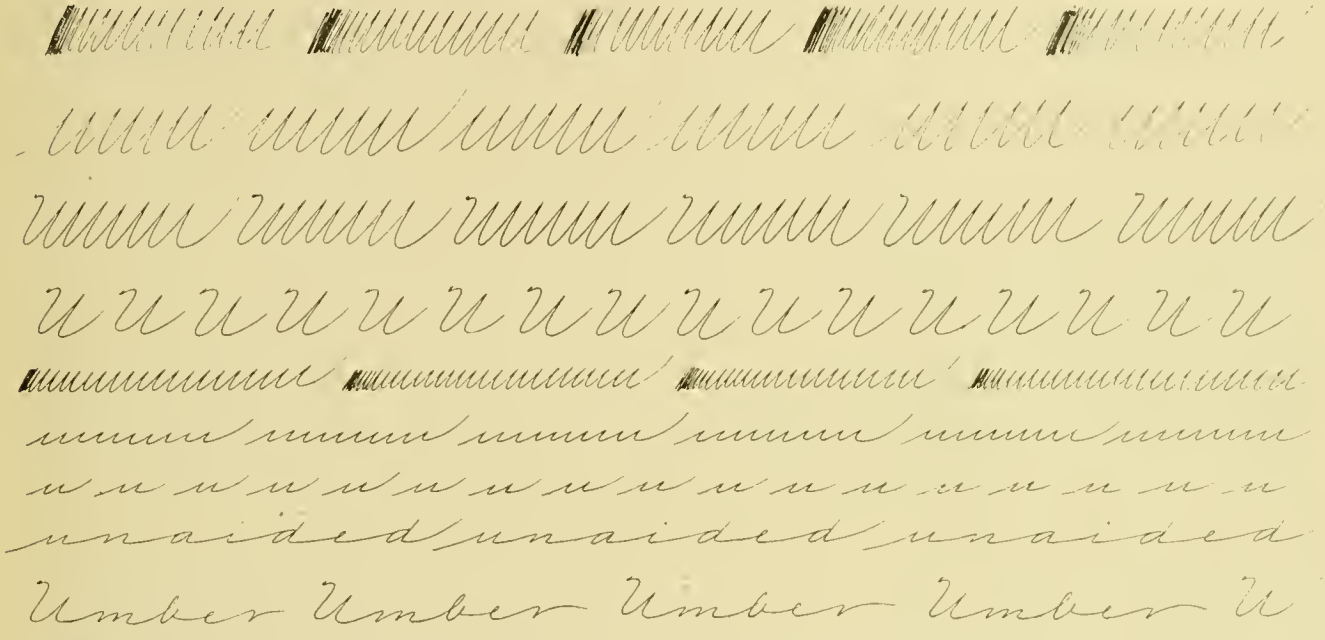


Plate 28. No. 1.—Move the arm in and out of the sleeve rapidly, and have each part round at the line. No. 2—Follow instructions in No. 1, and count 1, 2, 3, 4, 5, 6, 7, 8. No. 3.—Count 1, 2, 3, 4, 5, 6, 7, 8. No. 4.—Count 1, 2, 3. Nos. 5 and 6. Follow previous instructions. No. 7.—Keep down-strokes parallel, and count 1, 2, 3, 4. Nos. 8 and 9.—By this time you should be able to write quite rapidly. You should endeavor to write legibly from twenty-five to thirty of these words per minute.

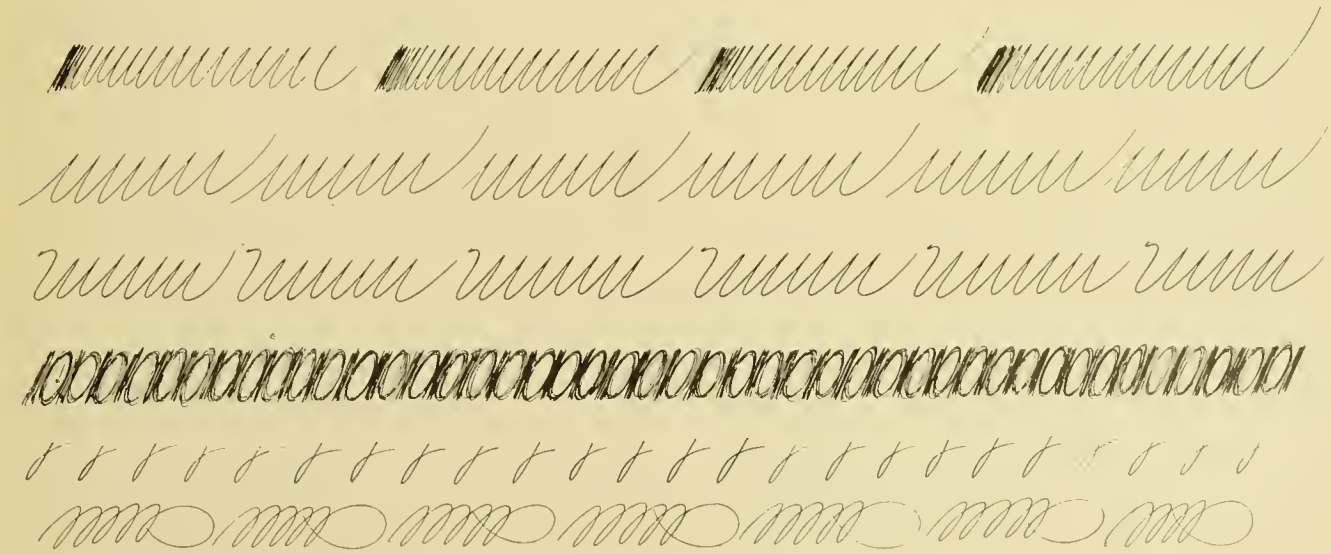


Plate 29. Nos. 1, 2, 3, and 4.—Follow previous instructions. No. 5.—Make the down stroke straight, and the up-stroke curved, counting 1, 2. No. 6—Count 1, 2, 3, 4, 5, finish.

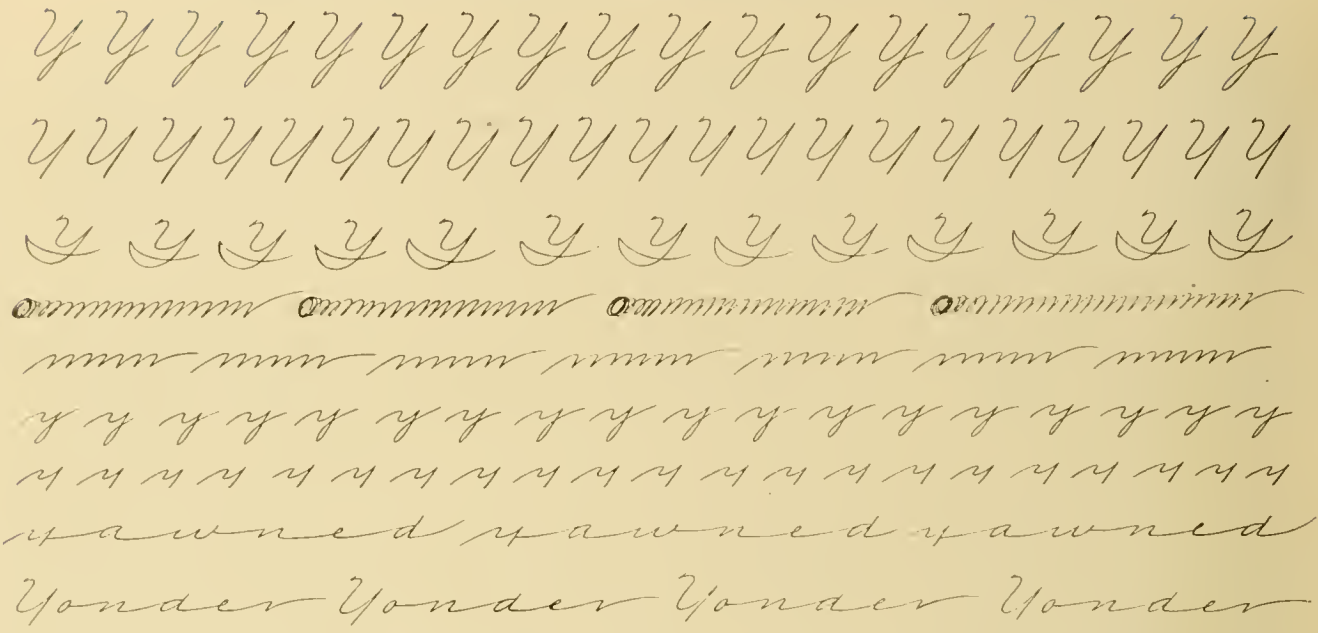


Plate 30. No. 1.—Count 1, 2, 3 The part on the base line must be round. The first part is similar to the capital "U". No. 2.—Count 1, 2, 3. No. 3.—Count 1, 2, pause, finish. Nos. 4 and 5.—Follow previous instructions. No. 6.—Count 1, 2, and keep the part on the line round. Turn your paper to see a good "h." No. 7 —Count 1, 2. Nos. 8 and 9.—I hope you have observed that as much time should be devoted to study as to practice in order to progress rapidly.

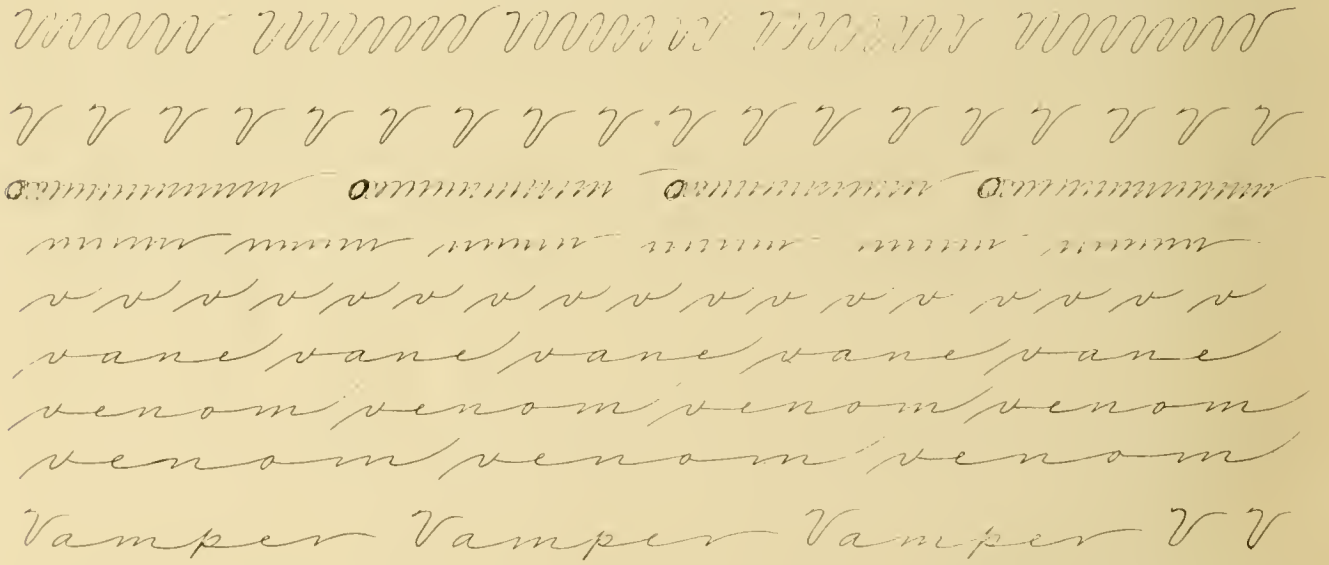


Plate 31. No. 1.—Roll the arm on the muscle and make each part the same width and round at the ends. Count 1, 2, 3, 4, 5, 6, 7, 8. No. 2—Count 1, 2. Nos. 3 and 4.—Follow previous instructions. No. 5.—Count 1, retrace, finish. Nos. 6, 7, 8 and 9—Write several pages of each line. Then write the lines as they appear. This will test your spacing.

George E. Seegar favored us with some of his attractive ornamental cards advertising the Fisher College, Roxbury, Mass.

We have had the pleasure of granting over one hundred Certificates to the pupils of the Seventh and Eighth Grades of the Massillon, Ohio, Public Schools. Miss Esther Packer is Supervisor of Writing. Few cities in Ohio are delivering as high quality of writing as the Massillon Schools. We saw the work of every child in the Seventh and Eighth grades, and know whereof we speak.

Writing for Business

H. L. DARNER,
Brushton High School.
Pittsburgh, Pa.

Send specimens to the publishers of the B. E. with return postage for free criticism.

The copy of "Lincoln's Gettysburg Speech" is considered one of the master pieces in American literature. Somehow I can read it or write it over and over again without becoming tired of it. The copy for this was all written upon one large sheet without corrections. See if you cannot write a copy well enough so that you or some of your friends will think it worthy of a frame. In concluding this, my last lesson of the course, I wish to say that I imagine that I have received more pleasure and more benefit from the writing of these lessons than anyone who has practiced from them. I realize that some of the copies were not as accurate as may be expected and not as accurate as I am able to do but they are my best considering the speed in which they were executed. If through the study of these lessons the condition of some young man or young woman has been improved I shall feel more than repaid for my efforts in preparing them.

Lincoln's Gettysburg Address

Four score and seven years ago our fathers brought forth upon this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We have come to dedicate a portion of that field as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this.

But, in a larger sense, we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it far above our power to add or detract. The world will little note, nor long remember what we say here, but it can never forget what they did here.

It is for us, the living, rather to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us, that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion; that we here highly resolve that these dead shall not have died in vain; that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, for the people, shall not perish from the earth.

Gettysburg, Pa.,
November 19, 1863.

Portland, Ore., March 17, 1914

Messrs. Zaner & Bloser,
Columbus, O.

Gentlemen:

I am inclosing my check for $267.25 which will, I believe, balance my account.

The last shipment of books arrived in good condition, and we are highly pleased with the results secured by their use.

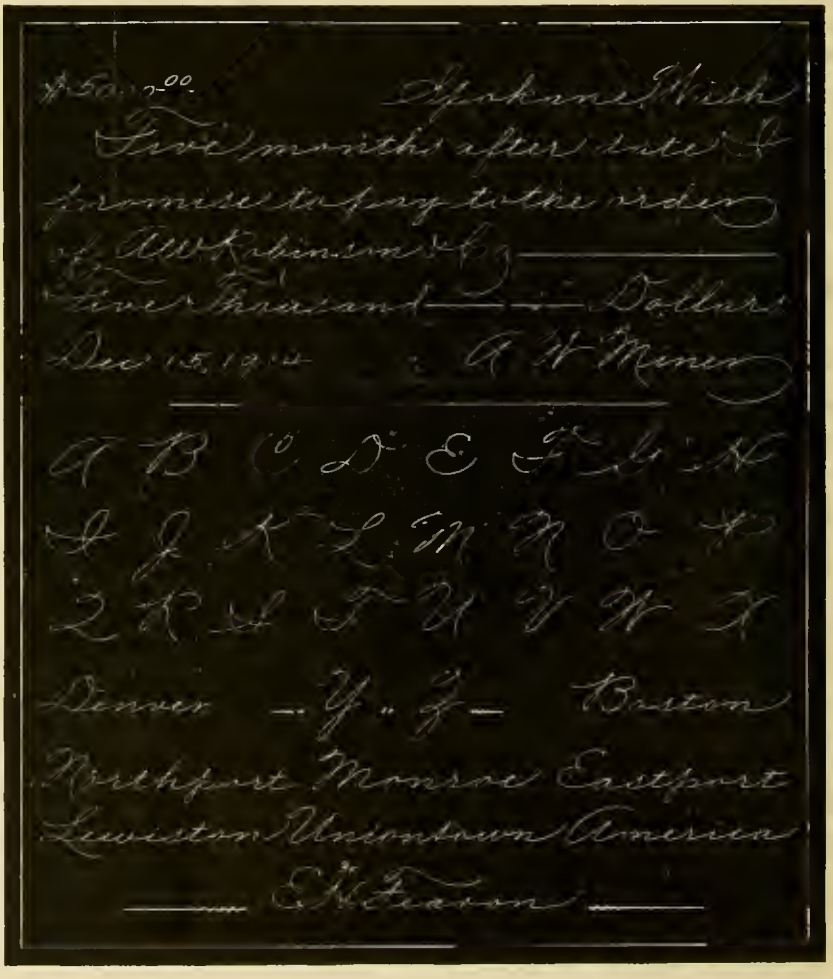
Yours very truly,
N. L. Darner.

SPECIMENS

We recently received from Mr. J. A. Savage, Supervisor of Writing in the Omaha, Nebr., Public Schools, a set of first and eighth grade papers, the former from the Lake School, Miss Blackburn, teacher. The work represents the writing of the entire class after three months' instruction. Each paper contained the name Omaha, and three words, all of which were written large, free and plain, evidencing the theory as well as the fact that children can combine writing and language soon after entering school life if they are allowed to write large and free. The eighth grade papers comprised the work of a class in lettering, the Old English text being the one used, which shows that after penmanship has been acquired, lettering may be taught to advantage. Mr. Savage is a many-sided fellow, which fact enables him to adapt his work to the needs of his pupils. The lettering is from the Walnut Hill School, Emma Gross, teacher.

We recently received from Miss Lillian Rockafellow, Supervisor of Writing, Wahpeton, N. Dak., a package of specimens comprising spelling lessons which clearly indicate that she teaches practical writing, as all of the specimens received show a splendid combination of form with movement, and as a consequence, the spelling lessons are alike plain and free, even rapid and business like. A number of the pupils write a mature and individualized hand, which bespeaks the best kind of teaching.

Chalk Talk-Recitals, is the title of an attractive illustrated circular from W. C. Faust, Superviser of Writing and Drawing, in the Public Schools of Canton, Ohio. Mr. Faust is a very popular institute lecturer and entertainer employing penmanship, drawing, wit and smiles in abundance to instruct and entertain his audiences. His good cheer and smiles are so ever present that in Canton, where he is known best, he is known by the very appropriate name of "Sunny Jim."



Eighth grade class in writing, New Philadelphia, Ohio, Mr. C. H. Sloe, commercial teacher and supervisor of writing.

MODEL LESSON FOR FIGURES ON THE BLACK BOARD.

BY MISS ALICE B. BENBOW,
Supervisor of Writing, Schenectady, N. Y.

Review and corrective blackboard lesson on figures. Planned for lower grades but found helpful in other grades.

9:30-9:33 Pupils watch while teacher writes on the board a figure (at least 8 inches) for each pupil, tracing in the air as she writes.

9:34 Pupils pass to board. 9:35 Directions for tracing and command for position.

9:36-9:41 Pupils trace each figure ½ minute, moving to next, until all have been traced.

9:42 Directions for writing each figure ½ as high as an eraser in space around last figure traced. Teacher illustrates.

9:43 Pupils write. 9:45 Correction by teacher and pupils of poorly made figures as:

9:46 Continued practice and correction. 9:50 Erase, pass to seats.

EDITOR'S PAGE

Professional Edition

Devoted to the best interests of business education and dedicated to the expression of conscientious opinions upon topics related thereto. Your thoughts are cordially invited.

OUR ANNUAL BOUQUET

We wish at this time, as is our custom, to express our appreciation to those who have contributed to the success of THE BUSINESS EDUCATOR and to the uplift of our profession the past year by contributing to the literature of our calling through these columns. "A rose by any other name would smell as sweet" 'tis true, but somehow our instincts tell us that they smell doubly sweet to the living—hence our expressed pleasure before the drama of this life closes.

Charles T. Cragin and Carl C. Marshall we expect to have with us always, but lest prosperity or the need of their services in the next higher world take them from us, we will not say in the words of old "Enter thou into the land of the blest," but continue thou in well-doing to the joy and glory of the many thousands of our readers?"

To Ralph H. Wright for Accounting; C. E. Birch for A Schoolmaster; P. B. S. Peters for Side Lights on Law; F. D. Mitchell for Arithmetic; M. W. Cassmore for Advertising Fundamentals; A. G. Skeeles for Commercial Law; J. S. Knox for Business Efficiency; F. M. Bedinger for Commercial Geography; and many others, we say; "Good bye; come again; God be with you."

In Penmanship, T. Courtney; H. L. Darner; C. E. Doner; James D. Todd; Fred Berkman; E. A. Lupfer, and many others have our grateful thanks.

In engrossing, E. L. Brown; P. W. Costello; W. A. Baird; F. W. Martin; E. S. Lawyer and many more have contributed to our artistic and commercial welfare.

To all: Advertisers, Contributors, Clubbers, Subscribers, Supporters, we extend our appreciation and our pledge to do better the coming year.

Handwriting in Old New England.

Your editor recently ran up into Massachusetts to see how successfully they were teaching writing, first visiting Haverhill, which is pronounced without the h, and otherwise shortened and euphonized. We found Supt. C. H. Dempsey a supervisor as well as a full-fledged superintendent, and as a consequence we found the fundamentals of good writing, position and movement, so thoroughly and successfully taught that good writing will soon be, if it is not already, the rule rather than the exception.

At Malden we found Superintendent Farnsworth G. Marshall to be a man of few words and much work for himself and others including "yours truly." Unattended we were scheduled to "survey" eight buildings in two days which we succeeded in doing, talking to two meetings of teachers at the end of the second day.

In our varied experience we have never found eight successive principals visited so completely and unquestionably "on to their jobs" as in Malden. Everyone knew what they were doing in writing as well as in other things, and each seemed more anxious than the others to discover how to improve.

In both cities we found confident, capable, open-minded teachers, responsive to suggestion and unresentful to criticism. They were more expressive of appreciation than any lot of teachers we ever met. In answer to an earnest inquiry by a teacher "How do we New Englanders compare with others?" we replied "You seem to be more thorough in the fundamentals."

In Everett we spent a pleasant short afternoon. With Superintendent Whitney at the steering wheel, and Commercial Principal and Supervisor of Writing, Mr. F. A. Ashley, at my side, we were quickly and safely Forded to the Horace Mann School, where we saw teachers and pupils in action, acting realistically position, movement and form in writing, quite in keeping with her sister cities named.

Nowhere were the teachers apparently nervous or afraid, no matter if there were a Supt., a Prin., a Supr., and a scrub scribe all looking on and ready to suggest, criticise, and "take the reins out of the hands" or the proverbial "bit in the mouth" to show how it *should* be done. Commendation and confirmation were the rule, rather than criticism, because the teachers were doing good work.

We will now venture to say publicly what we freely expressed to superintendents, principals and teachers, which is that they are now spending too much time on movement exercises and position and not enough on *writing*. Teachers of writing generally carry too much movement practice through to the end of each year, whereas, we believe that the work in the fall should be movement exclusively in the start, gradually shifting each month to more and more writing.

Practice on Position and Movement is sometimes carried into the condition known as "diminishing returns," for *mannerisms* is as objectionable and hampering as *formalism*. Manner and form are fundamental and vital, but both should lead to individual efficiency. They are means, not ends. In writing, carried to excess, they are not unlike Militaryism and Navalism in society—they may create the very thing they were intended to prevent.

Of course we saw Doner, director of writing in the Eastern Mass., Normals, Laird, of the Boston Municipal Commercial School and some other very likable, capable school men.

New England merging from April into May, with its delicate yellow and gray greens and scattered blossoms, looked mighty good to a Buckeye who sees all too little of rock and mountain and sea and rivers clear.

And Boston is much more than a "Beanery" or a "Hasbin"; it is a mighty busy place very much awake, and a much more appealing place to an artist-scribe than New York. And we encountered more courtesy to the square inch, without the proverbial coldness or exclusiveness, than any where else in America. And this compliment, coming from the "Dutch," cannot be said to be clannish or sectional, nor far from the truth, even though it is not as polished and entrancing as Cragin's story.

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Marshall's Mental Meanderings

The Cost of Getting Business

Some years agone, some ingenious individual who combined the qualifications of a chemist with those of a confidence man, startled the acquisitive public with an announcement that he had discovered a way to extract gold from sea-water. Moreover, all doubting Thomases were invited to his "laboratory" where the genuineness of his "discovery" was indubitably demonstrated. He showed them the sea-water, also the gold that came from it, and he tickled their imaginations by figuring it out that there is gold enough in the Atlantic Ocean to make an island larger than Cuba. The water was free to everybody who had the price of a ticket to the coast. All that was needed was the capital necessary to put his "process" on its financial feet. Of course the capital was quickly forthcoming, and the scheme would doubtless have been a tremendous success, but for the unfortunate circumstance (carefully kept in the back-ground by the promoter) that it took twenty dollars in capital to get one dollar's worth of gold from the sea-water.

There is a class of business schools whose financing forcibly reminds me of this gold-from-sea-water undertaking, the main difference being the lower proportion of loss, on the investment, and the fact that the promoter fools himself instead of other people. I am thinking particularly of the school that sells a "life scholarship" for from fifty to seventy-five dollars, or a six months' course for forty or fifty dollars and gives from forty to sixty per cent. of the tuition charge to the "salesman," who secured the student, leaving the remainder of the receipts to cover tuition, rent, lights, advertising and proprietor's profits. Numberless business schools have piled up their wreckage along this boulder-strewn road, yet plenty of others go on following the same route. I know a number of these right now, whose woe-begone state shows the sure signs of approaching dissolution. Is there any help for them? That is what the proprietors themselves are fearfully asking. Sometimes there is, but the remedy may be drastic. There are just three ways in which a profitless business may be made profitable :

1. By reducing costs.
2. By increasing selling price.
3. By increasing sales.

A lot of school men can see nothing but Remedy No. 3. If they can only fill up the school with students no matter at what cost, they will be all right. In the blind pursuit of this idea they will go right along spending $125 or $150 to get $100 worth of business. So long as the seats are full they feel prosperous. Do you mind the story of the Hebrew gentleman who offered to sell an overcoat for $13.50 which "honest to goodness cost him $15?" When asked how he could do this and live he answered, "My frendt it iss pecause I can soldt so many of 'em."

High priced soliciting and low tuition rates are the hoof and mouth disease of the commercial school business, and the more students there are the sooner the school will go to the bone-yard.

Knowledge Comes but Wisdom Lingers

Until a man reaches the age of thirty, his opinions are mostly derived from authority. "Thus saith the law and the prophets," is sufficient for him. After thirty, he discovers logic and accepts as truth nothing that is unsupported by what he calls his reason, which he considers the one godlike attribute of man. But if his mind retains its fluidity, the next ten years is likely to show him the futility of his logic. Flaws begin to appear in time-honored premises, conclusions supposedly the fruit of respectable syllogisms, are found to be really without legitimate parentage. In a word, he begins to to find that in the quaint language of Josh Billings he has not only been "knowing a lot of things that aint so," but is keeping ignorant of a lot of things that are. It is then that the pride of knowledge begins to yield to the humility of wisdom. It is then that the man learns that the song birds of truth that have been caged are very few as compared to the millions that are warbling outside the wire meshes woven by the schools and the logicians.

State Regulation of Private Schools

The injuries wrought upon the public by the fake business colleges are beginning to bear fruit in the form of a demand for legislation that will put them out of business. Through the thoughtfulness of my good friend, Mr. J. H. King, of the King Business College, Raleigh, North Carolina, I am enabled to give EDUCATOR readers a copy of the following bill that was recently introduced into the legislature of that state and duly enacted into law:

A BILL TO BE ENTITLED AN ACT TO PROVIDE FOR THE LICENSING OF BUSINESS COLLEGES OR COMMERCIAL SCHOOLS CONDUCTED IN THE STATE OF NORTH CAROLINA.

THE GENRAL ASSEMBLY OF NORTH CAROLINA DO ENACT.

SECTION 1. That before any business college or commercial school shall receive or solicit students, or open any business school for the purpose of giving instruction in this State, said school or college shall first secure a license from the State Board of Examiners to the effect that it has complied with the requirements of this act, which license shall be issued by the State Board of Examiners upon the payment of an annual fee of ten dollars.

SECTION 2. Before any such business college or commercial school shall be entitled to receive such license it shall file with the State Board of Examiners a report setting forth:

1. That it is the owner or lessee of suitable building or rooms for the conduct of its work.
2. That it has acquired suitable equipment for the courses given by the school.
3. That the said school has secured a faculty of teachers whose training has not been less than that required of teachers engaged in similar work in public schools of the State.
4. That said school or college has adopted an approved course of study which includes at least the following subjects: bookkeeping, commercial law, commercial arithmetic, English, commercial correspondence, business writing, shorthand and typewriting.
5. That the owners and managers of said school or college shall further file a certificate signed by the County Superintendent of Public Instruction and the Chairman of the County Board of Education of the county in which the school is situated to the effect that the owner or manager of such school or college, after investigation, has shown satisfactory evidence of his or her efficiency and good moral character for fair and honest dealings with their students and the public.

SECTION 3. That the institutions securing license under this act shall file with the State Board of Examiners copies of all advertising literature, including catalogue, pamphlets, circulars, etc., and an annual report on or before the first day of July of each and every year.

SECTION 4. That any person who shall open or conduct any business college or commercial school within this state without having first procured the license herein provided for shall be guilty of a misdemeanor and upon conviction thereof shall be fined or imprisoned at the discretion of the court.

SECTION 5. That the Superintendent of Public Instruction is authorized to furnish all necessary blanks for reports and licenses provided for under the provisions of this act and all funds received from the license tax herein provided for shall be paid to the State Treasurer for the expenses of the State Board of Examiners.

SECTION 6. That the provisions of this act shall apply to all existing chartered business colleges and commercial schools and all other business colleges and commercial schools now conducted or to be hereafter conducted in this State.

SECTION 7. That this act shall be in force from and after its ratification.

Mr. King has been an earnest champion of this legislation, and its adoption is mainly owing to his efforts. On the face of it I am unable to see that the law can work any injustice to a really deserving school, such, for instance as Mr. King himself, has been conducting twenty years or more. If it is faithfully enforced, it should provide a thorny path for the fakers and fly-by-nights with which North Carolina and the South generally, have been especially afflicted.

At the same time, commercial school men will do well to proceed carefully in the matter of invoking legislation of this sort. It is by no means sure that this North Carolina law would be a good thing for every state. It is quite conceivable that in some places its machinery might get into the hands of the enemies instead of the friends of business education and that such drastic "regulations" might be put into force as would hurt the honest school more than the faker. In throwing rocks at the weasel in the hen roost, we must be careful not to mangle the poultry.

Concerning the Copy Cat

When a man thinks out a new idea and gives it expression in a book or a machine, an intuitive sense of justice makes us all agree that he is entitled to the benefits of his labor and his originality. This is the moral basis of our copy-right and patent laws, and we all coodemn the selfish meanness, and injustice of the fellow who steals the ideas of others and contrives to use them as his own, by ingeniously keeping within the strict letter of the law.

But when we render judgment along this line, we must clearly discriminate between the discoverer of new ideas and the mere adapter of ideas already discovered. For instance the inventor of pajamas, was not entitled to a monopoly of his idea, since he had not really invented anything. He had only found a new use for trousers. Years ago, some chap noticed that by dividing numbers by eleven and comparing the remainders he could prove the accuracy of additions. He actually tried to patent this discovery and keep everybody else from using the number 11 in that way, unless he should buy the right from him. But this man had not invented the number 11, nor had he even discovered that a number is divisible by 11 when the sums of its alternate digits are thus divisible. This principle had been known for at least 4000 years before he was born.

No man has the right of monopoly in a new application of a device, unless he has, himself invented the device. I live in a flat where the refrigerator is in the kitchen, and we have had to help support the ice man, poor soul! all winter. I beat the game during the cold weather by freezing pans of water on the back porch, and transferring the ice cakes to the refrigerator. It seems to be a new idea but I am not intending to patent it, and here offer it freely to all flat dwellers, who, like the prehistoric cliff dwellers must live under some unpleasant limitations, that put a premium on ingenuity. I may remark that my neighbor in the next flat adopted my cheap ice device, but it never occurred to me to denounce him as copy cat, or to consider attacking him with an injunction.

The history of commercial text book authorship affords accounts of a number of lively scraps over the question as to whether one man had "stolen the ideas" of another. None of these charges ever came to anything so far as I know except in one case when a book was stolen bodily, and the offending publisher had to withdraw it from the market until it should be rewritten. As a matter of fact there are mighty few really brand new ideas in any text book, fundamentally speaking. The "newness" in any book is mostly a matter of adaptation. For instance a man may get out a new book on bookkeeping, and put into it many things used in the accountancy world that may not previously have been put into any text book. But he does not acquire the sole right to use these accountancy devices. Unless the methods are supported by current accountancy usage, they are out of place in a text book, and if they are thus supported, the author is only an *adapter* not a *discoverer*, and his brother author has as much right to the methods as he has.

Therefore, brethren, let us dwell together in peace and unity, and go on doing all the good in the world we can, allowing everybody else to do the same. Selah!

Sylvanus in I wont guarantee that this is good Urbem Latin, but maybe the context will make its meaning plain enough. Anyway I will let you have the fun of unriddling it yourself. One needs an out-of-the-way caption when he writes of such a place as Wissahickon. Never heard of Wissahickon? Very likely. I have just squandered three good hours, and six car-fares in trying to find the place myself. Perhaps though, I would better begin at the beginning. I am in Philadelphia. It is late in April and I have a golden Sunday all to myself. I have decided to spend it in the woods. If you ever find yourself in Philadelphia on Sunday you will understand why one yearns for the woods. One wants to go where there is something doing. Of course I could have gone to the Zoo to observe the monkeys, but monkeys bore me. They are too much like men; besides, I can see men every day that are funnier than monkeys dare be. So I selected Wissahickon. I had a vague idea that Wissahickon was a sort of forest attachment to Fairmount Park So it is, but when you want to go there, don't say anything about Fairmount Park, for if you do, you will be told of nine different ways of getting there, none of which will take you anywhere near Wissahickon. My sixth attempt, however, brought me to the big arched bridge near where Wissahickon creek flows into the Schuylkill at the far end of Fairmount. I pursued a foot path up the stream for a mile or so—then turned aside into the deep woods. There is something singularly charming in these miles of primeval forest, right in the heart of the great city.

One knows, as a matter of fact, that if he were lifted up two hundred feet into the air, he would behold for miles in all directions, great factories, railway stations, churches, apartment houses, etc., and yet such is the sound-deadening power of interlacing leafy boughs, that not a murmur from the great city reaches you. You seem as completely alone as though you were in the heart of Alaska. The elm under which I am reclining as I write this, is so large that I am moved to measure it. It girths over fourteen feet. This forest giant must have been a good-sized tree when William Penn's Quakers landed in 1781. All around me are oaks, beeches and poplars hardly less ancient. Sawed up they would be worth a king's ransom but how much more they are worth as they are! And for the present moment they are all mine, for none of my fellow strollers have taken the trouble to scramble up the hills and over the rocks, just to be alone in this forrest nook. Covering the ground about me are pink claytmas, white anemones, the bluest of violets, and other shy and dainty blossoms. A great velvet winged antiopa butterfly almost flicks my cheek as she floats lazily by. I almost thought to see a fairy between her wings Just then a band of migrating warblers came spying their way through the big white blossoms of a dogwood bardly three yards away. I note a black cap, a yellow aestiva, and two others I cannot identify. Scarce enough they would make themselves if they knew a big ugly human were almost in reach of them. Anything may happen in the woods if you only keep quiet. Your warbler is the true harbinger of the spring fashions. So nattily he wears the latest word in bright plummage. He makes me think of the trim young Jewesses one sees flitting along in Harlem at Eastertide.

And so pass three rich hours in Wissahickon the "Forest in the City," and then strangely her beauties begin to pall. The warblers lose interest, a familiar marsh robin who has been flirting with me from a nearby copse whistles his "to-whee! to-whee!" in vain. What is the matter? O, I know, *it is two hours past lunch time!* Just then I am conscious of a delicious fragrance not of violet or mandrake or opening sassafrass buds. It is the compelling aroma from a hot dog stand down by the driveway at the foot of the hill. Not truer is the course of the wild bee to his honey tree than is my joyous hike toward that stand. On the way I spy a treasure in a sunny nook among the rocks. It is a splendid bunch of that sweetest of all spring flowers, the Canada columbine. I am piggish enough to take them all. Five minutes later I am putting the hot dogs out of sight at the same time gloating over the Columbines.

It would be hard to say which were more delightful just then.

What a curious combination of soul and stomach is man!

(*Continued from page 23.*)

WORKING BALANCE SHEET.

Accounts	Trial Balance Debits. Amount	Journal Adjustments Dr.	Journal Adjustments Cr.	Income Debits	Assets
Machinery and Plant	$ 12,350 00				$ 12,350 00
Tools	2,600 00	2,000 00	$ 600 00 2,000 00		$ 2,000 00
Furniture and Fixtures	1,950 00	1,500 00	450 00 1,500 00		1,500 00
Office Furniture	1,100 00	1,000 00	1,000 00 1,00 00		1,000 00
Horse Wagon and Harness	8,500 00				8,500 00
Good Will	10,000 00				10,000 00
Inventory Finished Good	3,684 57	9,386 00 5,701 43	9,386 00		9,386 00
Inventory Raw Materials	11,392 70	16,250 00 4,857 30	16,250 00		16,250 00
Stationery and Printing	1,080 00	300 00	300 00 780 00		300 00
Cash in Hand	1,825 00				1 825 00
Cash in Bank	26,467 00				26,467 00
Notes Receivable	130,000 00				130,000 00
Accounts Receivable	101 026 00				101,026 00
Freight and Cartage In		727 00		727 00	
Purchases or Raw Material	62 519 85			62,519 85	
Returned Sales	276 00			276 00	
Wages	109 317 88			109 317 88	
Power, Light and Heat	8,710 64			8 710 64	
Repairs	1,090 00			1,090 00	
Tools Consumed		600 00		600 00	
Superintendence	3,500 00		3,500 00		
Factory Expense	3,270 00			3 270 00	
Factory Rent		10,335 00		10,335 00	
Factory Insurance	1,050 00			1,050 00	
Superintendence Factory		2,100 00		2 100 00	
Packing	2,017 00			2 017 00	
Rent of Salesrooms		4,290 00		4,290 00	
Advertising	8,630 00			8,630 00	
Commissions	7,642 00			7,042 00	
Salesmen's Salaries	8,930 00			8,930 00	
Stable Expenses	2,750 00			2,750 00	
Office Salaries	9,700 00	1,400 00		11,100 00	
Rent—Office		4 875 00		4,875 00	
Light and Heat Off.	168 00			168 00	
General Expense	5,230 00			5 230 00	
Rent	19,500 00			19,500 00	
Stationery and Printing consumed		780 00		780 00	
Postage and Expressage	250 00			1 250 00	
Discount on Sales	186 36			186 36	
General Insurance	750 00			750 00	
Taxes	250 00			250 00	
Interest on Loans	440 00			440 00	
Disc't on notes & loans	120 00			120 00	
Provision for Depreciation of horses, wagon, etc.		850 00		850 00	
Provision for Depreciation of Machinery and Plant		617 50		617 50	
Furniture & Fixtures Off.		150 00		450 00	
Office F'rnatr'e written Off		100 00		100 00	
	$570,000 00	67,392 23	55,366 00	261,422 23	320,604 00

WORKING BALANCE SHEET.

Accounts	Trial Balance Credits Amount	Journal Adjustments Dr.	Journal Adjustments Cr.	Income Credits	Liabilities
Capital Stock	$200 000 00				$200.00 00
Loans Payab'e	22,000 00				22,000 00
Notes Payable	19,500 00				19 500 00
Accounts Payable	30,020 00				30.020 00
Notes re'vbl= disc't'd	8,000 00				8,000 00
Reserve for depreci't'n	3 236 98		1,467 50		4,704 48
Reserve for Bad Debt	5,727 00	2,696 22			3 030 78
Surplus	63 753 00		2,696 22		66.449 22
Sales	217.387 42			217 387 42	
Discount on Purch's	375 60			375 60	
Profit and Loss			5,701 43 4,857 30	10.558 73	
	$570 000 00	$2 696 22	$14 722 45	228,321 75	353,704 49

Proof of Debit Side			Proof of Credit Side		
	$570,000 00	$261,422 23		$570 000 00	$228,321 75
Plus	67.392 23	Plus 320,604 00	Less	2 696 22	Plus 353,704 48
	$637,392 23			$567,303 78	
Less	55,360 00		Plus	14,722 45	
	$582,026 23	$582,026 23		$582.026 23	$582,026 23

ACCOUNTING

RALPH H. WRIGHT,

Head of the Commercial Department,

Irvington, N. J., High School.

Article No. 10.

There is nothing in the teaching of bookkeeping that gives the student a better insight into construction, interpretation, and general view of systems than the preparation of the various financial statements. In our high school courses we do not give enough drill in these statements. Ninety per cent. of second and third year sets are simply the same as first year; only about 10 per cent. at the most is new. One principal stated to me that his pupils really learned nothing new after the first year and upon examination of the course I found this to be practically true. This is largely due to the inadequate school texts on commercial subjects and to the poor equipment of commercial teachers when they enter the field.

But most of the published textbooks and sets contain very little that is really new after the first year. All bookkeeping ought to be taught from an accounting stand-point. By this I do not mean that we are to try to teach acccunting to our pupils (although the time is coming when we shall have to do so) but we must prepare them to pass from the high school to higher institutions, or to business life where the fundamental principles of accounting are necessary.

In regard to the time coming when we shall have to teach accounting, as I stated in the April number of THE BUSINESS EDUCATOR, I wish to state that in our colleges and universities the same feeling prevails not only as to commercial subjects but as to the arts and sciences as well.

Dean Balliet, of the School of Pedagogy, of New York University, states that before long colleges will be having only two-year courses for a bachelor's degree instead of four because the high schools are gradually advancing their work to such an extent that to cover the required standards now set in colleges only two years attendance will be necessary. Work carried on after that will be of university grade and will consist of specializing.

Approximately, a high school course in bookkeeping ought to cover:

First Year:

The use of Journal, Cash Book, Sales Book and Ledger. The posting, trial balance, the closing of the Ledger and the making of such statements as, Balance Sheets, Trading, and Profit and Loss, in simple report forms.

Second Year:

Columnar Books of entry, and columnar development of General Ledger Accounts. The use of Customers' and Creditors' Ledgers with controlling accounts, illustrated by the principles of a wholesale business, statements in both report and technical forms of an advanced grade, and analysis sheets should be thoroughly taught.

Third Year:

Review of principles as applied to Single Entry, Double Entry of a Proprietorship, change to a partnership, change to a corporation. Principles of Corporation accounting, (such as opening and closing under various conditions by the use of sundry problems, then applied to a trading set or the principles of a commission business), should be taught with the use of the special books and corporation principles applied.

Fourth Year:

The principles of a manufacturing corporation introducing cost accounting should be taught and applied to a manufacturing set. The principles of Auditing should be introduced and reinforced by many problems ending with miscellaneous problems in auditing, statements and the principles of financing an organization.

This is practically the program in my school at present and we neither find it too heavy, nor beyond the age and mental capacity of the pupils.

But to return to the matter of financial statements: About the first thing to impress upon the pupils in the first year is the arrangement of Ledger accounts, and this is done at the time when the first trial balance is prepared and posting is done. They should be briefly informed as to different classes of accounts, as real, nominal and personal, and the necessity of having them logically arranged in groups easy of access when comparisons are made. Teach them to group all real accounts first, then nominal and personal last. Bear in mind that this is in the first year and practically in the first sets and trial balances worked, and that they know nothing about statements as yet. At the time of closing the ledger they learn further the distinction between real and nominal accounts. Then lead up to statements for the first time in this fash-

PROBLEMS

The following balances are taken from the books of the Roberts Manufacturing Co., of New York City, on the 31st of December, 1910:

Inventory of Finished Goods (Jan. 1)	$ 3,684.57
Inventory of Raw Materials (Jan. 1)	11,392.70
Purchases of Raw Materials	62,519.85
Sales	217,387.42
Wages	109,817.88
Rent	19,500.00
Discounts Received on Purchases	375.60
Discounts Allowed on Sales	186.36
Power, Light and Heat	8,710.64
Light and Heat for Office	168.00
Repairs	1,090.00
Packing	2,017.00
Factory Expense	3,270.00
General Expense	1,230.00
Factory Insurance	1,050.00
General Insurance	750.00
Machinery and Plant	12,350.00
Tools	2,600.00
Commissions	7,642.00
Office Salaries	9,700.00
Salesmn's salaries	8,930.00
Interest on Loans	440.00
Loans Payable	22,000.00
Discount Lost	120.00
Notes Receivable	130,000.00
Notes Receivable, Discounted	8,000.00
Notes Payable	19,500.00
Accounts receivable	101,0[illegible]6.00
Accounts Payable	[illegible]0,020.00
Office Furniture	1,100.00
Furniture and Fixtures	1,850.00
Cash on Hand	1,825.00
Cash in Banks	26,467.00
Returned Sales	276.00
Capital Stock	200,000.00
Reserve for Depreciation	3,236.96
Reserve for Bad Debts	5,727.00
Freight and Cartage Inward	727.00
Stable Expenses	2,750.00
Horses, Wagons and Harness	8,500.00
Postage and Expressage	1,250.00
Superintendence	3,500.00
Taxes	250.00
Good-Will	10,000.00
Stationery and Printing	1,080.00
Advertising	8,630.00
Surplus (1909)	63,753.00

ion. After the trial balance, close the Ledger by means of a Journal entry. This entry is posted and cancels out all of the nominal accounts. What remains ? Why simply the real accounts or those showing assets, liabilities and capital. The next step is to take a Post Closing Trial Balance. This serves two functions : It proves the ledger to be in balance after closing and furnishes a list, on the debit side, of all the accounts showing assets; and on the credit side, the capital and liability accounts. From this make a statement of Resourses and Liabilities, or Balance Sheet, in preparing which all that is required is to rearrange the account in the proper form.

Next make the Trading and Profit and Loss Statements, obtaining necessary information from the closing Journal entry. Every account and amount is there and figured out. The only requirement is to rearrange in proper form. Sometimes teachers require statements to be made first from the trial balance, and other information necessary, and to make closing entries afterwards. This method is all right,especially in practice work where no set is used, but merely a trial balance. But in working a set of transactions throughout, the former method is better, as each step leads to the subsequent one, and every result is two-fold.

In practice drills on Statements bring before the student those actually used in business rather than theoretical ones. They can be secured from your local banks, Building & Loan Associations, etc., and you can prepare problems from these for your students. They will appreciate these and be more interested in them when they know the actual concerns involved.

Careful grading of the problems should be given so that they can grasp the working step by step, from the simpler forms to the more complex. If the problem contains accounts with which they are unfamiliar, these accounts should be fully explained first, so as to give them a working knowledge.

In making statements from trial balance and inventories somewhat the some procedure as given above should be followed. First, select all the nominal accounts and make the Trading and Profit and Loss Statements, crossing them out or checking them as entered in the above statements. Upon completion only those with assets and liabilities and capital remain unchecked in the trial balance. As these are, or ought to be, properly grouped together in the trial balance, the student would have no trouble in making the statement of Resourses and Liabilities, or Balance Sheet. This method enables him to readily distinguish between the real and nominal accounts; and anyway a method or system of procedure for working should be acquired by the student, in order to avoid a haphazard way of doing business.

Below is given a problem used in a fourth-year class, and its solution and explanation by Paul-Joseph Esquerre, C. P. A., from his book The Theory of Accounts, showing nicety of Ledger development and construction.

In closing this series of articles on accounting I wish to acknowledge my indebtedness to the following:

1. Lecture on Single Entry, by Homer St. Clair Pace, C. P. A.

2. Elements of Accounting, by J. J. Klein, Ph. D., C. P. A.

3. The Theory of Account, by Paul-Joseph Esquerre, C. P. A.

4. The Philosophy of Accounts, by Charles E. Sprague, A. M., Ph. D., C. P. A.

5. Modern Accounting, by Henry Rand Hatfield, Ph. D.

6. Accounts, their Construction and Interpretation, by William Morse Cole, M. A.

7. The Science of Accounts, by Harry Bentley, C. P. A.

8-9. Accountany Problems and Solutions, (Two Volumes) by Leo Greendlinger, M. C. S., C. P. A.

10. Accounting Practice and Procedure, by A. Lowes Dickinson, C. P. A.

11. Auditing-Theory and Practice, by Robt H. Montgomery,C. P. A.

12. Cost Accounting, Theory and Practice, by J. Lee Nicholson, C. P. A.

Every commercial teacher ought to possess a few such books as the above mentioned for leisure reading and reference. They are written by the best authorities of the day and contain a wealth of information, that will tend to broaden the mental horizon of the teacher in this special subject.

I. Prepare from the above a trial balance arranged in systematic order, so as to facilitate the preparation of financial or business statements.

2. Draft journal entries for closing the books.

The following items are to be taken into consideration:

INVENTORIES

Raw Materials	$16,250.00
Finished Goods	9,386.00
Tools	2,000.00
Office Furniture	1 000.00
Furniture and Fixtures	1,500.00
Stationery and Printing	300.00

Allow for depreciations: on machinery, 5%: on horses, wagons and harness, 10%.

Reserve for bad debts, 3% on accounts receivable only.

The item for rent, $19,500, is to be apportioned as follows: 53% for factory, 22% for salesrooms, and 25% for office.

The item of superintendence, $3,500, is to be divided, 3-5 to factory and 2-5 to general expense.

Solution

"Having classified the trial balance, the first care should be to journalize the adjustments to be made and post the journal entries in the working papers, precisely as we would in the ledger.

Journal Entries

Inventory Raw Materials—New Account	$16,250.00	
Inventory Finished Goods—New Account	9,386.00	
Tools—New Account	2,000 00	
Office Furniture—New Account	1,000 00	
Furniture and Fixtures—New Account	1,500.00	
Stationery and Printing—New Account	300 00	
To Inventory Raw Materials—Old Account		$16,250.00
" Inventory Finished Goods—Old Account		9,386.00
" Tools—Old Account		2,000.00
" Office Furniture—Old Account		1,000.00
" Furniture and Fixtures—Old Account		1,500.00
" Stationery and Printing—Old Account		300.00
To apply closing inventories.		
Provision for Depreciation for Machinery and Plant, 5%	617.50	
Provision for Depreciation of Delivery Equipment, 10%	850.00	
To reserve for Depreciation		1,467.50
To provide for depreciation of physical assets.		
Reserve for Bad Debts	2,696.22	
To Surplus		2,696.22
To reduce reserve to 3% of balance of asset account, i. e., $101,026.00		
Factory Rent 53%	10,335.00	
Rent of Salesroom 22%	4,290.00	
Rent of Office 25%	4,875.00	
100%		

To Rent		19,500.00
To distribute		
Superintendence—Factory 3-5	2,100.00	
Office Salaries 2-5	1,400.00	
5-5		
To Superintendence		3,500.00
To distribute.		
Tools consumed	600.00	
Furniture and Fixtures Written Off	450.00	
Office Furniture Written Off	100.00	
To Tools		600.00
" Furniture and Fixtures		450.00
" Office Furniture		100.00
To apply loss due to reappraisal of above properties.		
Stationery and Printing Consumed	780.00	
To Stationery and Printing		780.00
To take out of asset account the part of it which is nominal.		
Inventory of Raw Materials	4,857.30	
To Profit and Loss		4,857.30
For Increase of Inventory. This will act in the Profit and Loss account as a reduction of the cost of goods purchased, and determine the cost of goods manufactured.		
Inventory of finished Goods—Old account	5,701.43	
To Profit and Loss		5,701.43
For increase of inventory. This will act in the Profit and Loss account as a reduction of the cost of goods manufactured, and determine the cost of goods sold.		

The adjusting entries having been made, the closing entries would consist in gathering all items constituting classes of economic facts, and closing them by classes in the Profit and Loss account, in order to make the latter reproduce accurately the skeleton of the statement of income and profit and loss; these entries will be omitted here as immaterial so far as the illustration of the working sheet is concerned.

The picture presented by the foregoing balance sheet is an exact reproduction, just before closing, of a highly analytical and well-planned ledger. Sometimes the accountant carries his preliminary work still further, and distributes the income debits and credits as follows:

1. Distribution of Income Debits:
   a. Cost of Goods.
      1. Labor.
      2. Material.
      3. Overhead.
   b. Shipping Expense.
   c. Selling Expense.
   d. Administrative Expense.
   e. Deductions from Income.
   f. Profit and Loss Debits.
   g. Surplus Adjustment.
   h. Deductions from Income from Sales.
2. Distribution of Income Credits.
   a. Income from Sales.
   b. Additions to Income.
   c. Profit and Loss Credits.
   d. Surplus Adjustment.

(Working Balance Sheet on page 20.)

OPPORTUNITIES FOR COMMERCIAL TEACHERS IN THE HIGH SCHOOLS OF THE LARGER CITIES

CHARLES F. RITTENHOUSE, B. C. S., C. P. A.

Assistant Professor of Accounts, Simmons College, Boston.

NEW YORK CITY.

In the article in the May BUSINESS EDUCATOR the regulations governing the examination and appointment of teachers of the commercial branches to the high schools of Boston were reviewed and salary schedule given together with a copy of a recent examination. It is proposed in this article to discuss in a similar manner the requirements for appointment to the high schools of the City of New York.

As is the case in Boston, and in fact in all the larger cities, commercial education in New York City is undergoing a rapid development and well trained and experienced teachers are constantly in demand. A circular issued by the New York City Board of Education under date of February 21, 1915, announcing examinations for April 7 and 8 in certain subjects including the commercial branches, states that "The demand for teachers in some of these subjects is so great that it seems quite certain that all of the successful candidates will be offered appointments within a year of the examination." However, it is encouraging to note that despite the fact that there is a pressing need for teachers there is apparent in the requirements of the Board of Examiners, of New York City a tendency in favor of a gradual raising of the standard for commercial teachers. Although in the case of teachers of the commercial branches both New York and Boston depart from their standard requirement that candidates for high school positions must be graduates of colleges, still there is a sentiment strongly in favor of adding to the technical qualifications of such candidates both as regards training and experience.

As illustrating this sentiment the New York Board of Examiners recently issued a circular letter which was sent to the principals of all the high schools of the city asking for an expression of opinion with regard to reducing the number of examination subjects required of candidates. In answer to this letter, practically all of the school principals were emphatic in their opinion that in order to uphold the standard of the commercial work and to procure the best teachers available, the subjects should not be reduced. As a result of a study of the answers received, the Board of Examiners adopted the following resolution on April 16, 1915:

> "Resolved that the scope of the examination for license to teach economics in high schools be extended so as to embrace the subjects of commercial geography and history of commerce, and be it further
>
> Resolved that the designation of the license heretofore known as license to teach commercial branches in high schools be changed to license to teach accounting and business practice."

NATURE OF LICENSES GRANTED

Two licenses are granted in New York City, one to teach commercial branches, or as changed by the above resolution, to teach accounting and business practice; the official designation of the holder of this license is Assistant Teacher of Accounting and Business Practice.

The other license is to teach stenography and typewriting, the holder of this license being known as Clerical Assistant.

Each of the above licenses is granted to both *men and women.*

CONDITIONS OF ELIGIBILITY

No person is eligible for a license who is not over twenty-one and less than forty-one years of age.

Each candidate must have the general qualifications noted below:

Clerical Assistant: Graduation from a satisfactory high school or institution of equal or higher rank, and two years' satisfactory experience in office work subsequent to such graduation.

ASSISTANT TEACHER

(a) Graduation from a recognized college or university together with one of the following:

(1). Not less than 160 days of experience in teaching in secondary schools or in colleges.

(2). Not less than 300 hours of post graduate work in a recognized college or university of which at least 60 hours shall have been devoted to teaching the subject or subjects in which the applicant seeks a license.

(3). Not less than eighty days of experience in teaching in secondary schools or in colleges together with not less than 150 hours of post graduate work in a recognized college or university of which at least 60 hours shall be devoted to methods of teaching the subject or subjects in which the applicant seeks a license

(4). Two years' experience in teaching in grades for the last four years in the elementary schools of the City of New York and the completion of university or college post-graduate work of the same nature as is required under (3) above.

(b). Graduation from an approved normal or city training school, five years' satisfactory experience in teaching, and the completion of satisfactory university or college courses in the subject in which the applicant seeks a license, amounting to not less than 150 hours, at least thirty of which shall have been in the science of education.

(c). For license to teach accounting and business practice and stenography and typewriting, applicants may also qualify as follows:

Graduation from a high school approved by the State Commissioner of Education or an equivalent academic education together with graduation from a professional course of two years in the subjects in which the license is sought, together with four years' experience in teaching that subject. Two years of business practice in the subject may be accepted in lieu of two years of teaching.

It will be observed from the above that while the conditions of eligibility set definite standards for training, experience, and general qualifications, yet they are quite flexible and give due recognition to business experience, teaching experience, special courses having a bearing upon the subjects one expects to teach, and straight academic training.

EXAMINATION SUBJECTS

The examination is divided into two parts, viz: written, consisting of questions in prescribed subjects; oral, consisting of questions in methods and of a demonstration in teaching a class in a selected subject.

CLERICAL ASSISTANT

The written examination is in stenography, typewriting, English grammar and composition, and office practice.

ASSISTANT TEACHER OF ACCOUNTING AND BUSINESS PRACTICE

The written examination is in bookkeeping, mercantile law, history and geography of commerce, and commercial arithmetic.

A comparison of the Boston and New York requirements regarding the subjects in which a written examination is given shows that Boston places more emphasis upon academic qualifications than does New York, the Boston examination including the subjects of English and American literature, a foreign language or algebra or geometry, general history, psychology and principles of education, in addition to the technical subjects. New York restricts the written examination to those technical subjects which the candidate seeks to teach and depends upon more carefully planned conditions of eligibility and upon the oral part of the examination to test the academic and general fitness of the candidate. However, a condition mentioned is that each applicant must show ability to use the English language correctly, both in writing and in speech.

Another point of difference is that Boston grants the same type of license to successful candidates regardless of whether such candidates expect to teach shorthand and typewriting or bookkeeping and the allied subjects. The only respect in which the Boston examination is adapted to specialists in either line is that the candidate may elect either shorthand and typewriting or bookkeeping and commercial arithmetic as his major subject of examination, the minor examination being in the corresponding subject.

Boston has recently adopted the requirement of a class demonstration of all candidates for the commercial license. This demonstration in some cases is given in one of the Boston high schools at the time of the examination and in others the candidate is visited in his school by an assistant superintendent who observes his methods of teaching and handling his own class, previous to giving the candidate his final rating.

CERTIFICATES AND TESTIMONIALS

The filing of documents as evidence of scholarship, experience or character is optional, but all such documents submitted must be originals accompanied by duplicate copies. Instead of a certificate of health, applicants must report for physical examination to one of the physicians authorized by the Board of Education.

APPOINTMENTS

Appointments are made from the eligible list in the order in which the name of successful candidates appear thereon. The licenses issued hold for a period of one year from the date of appointment and may be renewed for two successive years without additional examination in case the work of the holder thereof is satisfactory. After three years of continuous satisfactory service, the license may be made permanent.

PENSION SYSTEM

After thirty years of service, at least fifteen of which shall have been in the public schools of the City of New York, a teacher may be retired on an annuity equal to one half of his salary. In case of physical incapacity after twenty years of service, fifteen of which shall have been in the City of New York, a teacher may be retired on as many sixtieths of his annual salary as the number of years of service.

SALARY SCHEDULE

Clerical Assistant (men and women) $900, annual increase $50, maximum $1400.

Assistant teacher (men and women) minimum $000, annual increase after the first year, $100 for two years, $200 for one year, (the fourth), and thereafter $150 per year, maximum $2,650.

Contrary to the Boston regulations, credit is given for previous teaching experience. Credit may also be given for experience in a profession, or in clerical or mercantile occupations, if the appointment is to teach a subject in which such experience would be an aid.

To illustrate the effect of the allowance for outside experience, those who have had eleven years of successful experience, in secondary schools (for one of which post graduate study may be offered) may receive eight years' credit therefor, giving an initial salary of $2,050 per annum. Six years' satisfactory experience may receive five years' credit, this giving an initial salary of $1600.

The foregoing regulations are compiled largely from a circular issued by the Board of Examiners under date of February 21, 1915, announcing examinations for licenses for service in the high Schools of the City of New York, to be held April 7 and 8, 1915. Such circulars are issued announcing each examination and may be obtained by writing the Board of Examiners, City of New York Board of Education, Park Ave. and 59th Street. All persons in doubt as to their eligibility and desiring information respecting the matter are invited to communicate with the Board of Examiners.

Following are the examinations in Bookkeeping, Commercial Arithmetic, Commercial Law and Procedure, Commercial Geography, and History of Commerce given in April, 1915.

Bookkeeping

TIME—THREE HOURS

1. On Jan. 7, 1915, when balancing cash, you found that you had $153.75 more cash than was called for by your books. Part of it was due to the following, which you corrected: Duplicated an entry on the Credit side for $12 paid for postage; an error of $10 in adding, making the Debit side that much too small. (a) Not being able to locate any more errors, you make necessary entry to make Cash balance. (b) On Jan. 15, you recalled a Cash Sale of $14.50 made on Jan 7, but not recorded. (c) On Feb. 7, A. B. Potter returned your statement of his account, saying that he had paid $75 on Jan. 7, for which you failed to credit him. Make all necessary entries to adjust Items (a), (b) and (c). (15)

2. A and B have been partners for one year. Their books have been kept by single entry. From the following facts make suitable entries to adjust the loss or gain and to change the books to double entry, continuing the old ledger:

A invested $32 600 and withdrew	$3,500
B invested 14,010 and withdrew	500
Cash on hand	$ 7,200
Accounts Payable	9,734
Accounts Receivable	12,455
Notes Receivable	2,150
Notes Payable	3,366
Real Estate	8,400
Plant	11,200
Merchandise on hand	22,200

Because of unequal investments, it is agreed to share gains and losses in proportions of 7 and 3. (25)

3. C and D began business as partners on April 1, 1914. On March 30 1915, their books showed the following balances:

Cash	$ 4,312 00	
Petty Cash	64 50	
Mdse. Inv April 1, '14	2,500.00	
C's Private Account	200.00	
Purchases	18,000 00	
Purchases Returned		$325.00
Discount on Purchases		180.00
Sales		31,181.50
Sales Returned	400 00	
Accounts Receivable	7,000.00	
Accounts Payable		3,800.00
Notes Receivable	5,000 00	
Notes Receivable Dis.		1,000 00
Notes Payable		2,500.00
Rent	1,200.00	
Office Furniture	1,350.00	
Advertising	2,000.00	
General Expenses	3,600.00	
Salesmen's Salaries	2,000.00	
Office Help	1,300 00	
Discount on Notes	60.00	
C's Capital		5,000 00
D's Capital		5,000.00

The following facts have been ascertained;

Mdse. on hand, valued at $6,280.00.

Office furniture valued at $800.00.

Rent at $100 per month paid to May 1, 1915.

Light and other petty expenses for current month for which no bills have been rendered are estimated at $150.

Salesmen's salaries earned but not paid, $310.

From the above facts prepare a

(a) Balance Sheet, showing present worth of each partner:

(b) Trading and Profit and Loss Statement, showing loss or gain of each partner. (30).

4. Mention what you consider to be the three most valuable results to be obtained from the study of bookkeeping, aside from a technical knowledge of the subject itself. State briefly what means should be employed in teaching bookkeeping, to increase for the pupil each of these incidental values. (30)

Commercial Arithmetic.

TIME—TWO HOURS.

1. How many square yards of galvanized iron will be required to make 15 dozen pails (with covers) 11 inches in diameter and 10 inches deep, allowing 3½ square feet for seams and waste on each dozen pails? The lid to each pail is to have a flange 2 inches wide which will extend down the side of the pail. (6)

2. How many rods of fence wire will be required to enclose a farm 24 chains 50 links long and 20 chains 60 links wide, if the fence be made 6 wires high? (5)

3. A block of marble measures 4 feet 6 inches by 3 feet 2 inches by 1 foot 8 inches. How much does it weigh if the specific gravity of marble is 2.72? (5)

4. I am to sell 3400 bushels wheat at $1.40 a bushel, and invest the proceeds in sugar at $.0327 a pound, reserving my commission of 5% for selling and 1½% for buying, and the expenses of shipping, $85.50. How many pounds of sugar shall I buy? (6)

5. I bought a house from Long at 10% less than it cost him. I spent $450 for repairs, and sold it for $7500, thereby gaining 12½% on my investment How much did the house cost Long? (6)

6. A note of $2000 was dated June 1, 1910. It bore interest at 5%, and the following payments were indorsed upon it: Dec. 1, 1910, $350; April 5, 1911, $25; July 10, 1911, $500; Dec. 31, 1911, $425. Find the amount due June 22, 1910. (6)

7. Jones & Co. of New York, owe Brown & Co. of London, 6000 pounds sterling. Exchange on London is 4.885. How much, if anything, can Jones & Co. save by buying Paris exchange at 5.18⅛, and on London at Paris at 25.12½? (6)

Commercial Law and Procedure, Commercial Geography, and History of Commerce.

TIME—THREE HOURS.

NOTE—Answer questions 1, 2, 3, and 4, and four of the remaining five.

1. Prepare an outline for the study of the commercial geography of New York City. Assume that ten lessons are allowed for this study. (8)

2. During the past ten years how has the trade of South American countries with the United States compared with their trade with Europe? Account for this condition. (8)

3. Draw an outline map of the Mediterranean indicating the border countries. Show the location of Carthage, Alexandria, Venice, Rome and Corinth. Briefly comment on the early commercial importance of each of these cities. (8)

4. Trace the history of the United States merchant marine from 1800 to the present time, accounting for its high and low points during the period. (8)

5. State the provisions of the Statute of Frauds regarding the sale of goods, wares or merchandise, and give a detailed plan for a lesson on this topic. (7)

6. "An acceptance must either be communicated or actively manifested in the manner contemplated in the offer." Fully explain and illustrate the above statement. (7)

7. The lease of a store provided that the landlord would make all necessary repairs. A skylight became out of repair during the term and for a number of days because of it rain leaked through on the tenant's stock of goods. He notified the landlord, who promised to make the repairs, but did not. The landlord subsequently sued for rent and the tenant set up as a counter claim thereto the loss and damage sustained by reason of the injury to his property. What are the rights and the remedies of the parties to the action? (7)

8. A made his promissory note to B, who indorsed the note to D for value, after forging thereon the indorsement of C D indorsed the note to E for value, before maturity, but without recourse." Upon the maturity and nonpayment of the note E gave due notice to all whose names appeared as indorsers, but learning that A and B are insolvent, and that C's indorsement was forged, asks you whether he has a cause of action against D. What do you advise him and why? (7)

9. A fire insurance policy was issued to A, insuring his stock of boots and shoes in his retail store for one year from May 1, 1901. He sold his entire stock in due course of trade during the months of May, June and July, 1901, and closed his store for a two months' vacation. In October, 1901 he bought a new stock of goods and resumed business at the old stand. A fire occurred in December, 1901, causing a large loss which the company refused to pay, claiming that the company had not insured the boots and shoes in question. What if any are the rights of A, and the obligations of the insurance company? State your reasons. (7)

THE CENTRAL CONVENTION

The Central Commercial Teachers' Association was this year held in Waterloo, Iowa, Thursday, Friday and Saturday, May 6, 7 and 8, in the Russell-Lanson Hotel, nearly one hundred attending. Mr. H. C. Cummings, of Cedar Falls was president while E. B. Lyons, of Dubuque, is the newly elected president and will preside at the next convention which will be held in Minneapolis about the same time next year.

A splendid three-day program was given, with prominent educators heading the program and leading the discussions. The success of the meeting was due in no small measure to Almon F. Gates, of the Waterloo Business College, who worked most unselfishly and efficiently for the success of the meeting, as he does for all similar associations.

Duff's College, of Pittsburgh, Pa., recently pulled off an advertising stunt that probably excels any we have heard of. The Institution conducts an Efficiency Campaign through the student body. Three campaigns were outlined to represent as many different lines of business in the city, one of which was to secure enrollments for Duff's College. One of the firms enlisted was the "Daily Times." After they had performed their several tasks so successfully, the Daily Times turned over their plant and had them get out an edition of the paper from start to finish. Anyone interested in such a unique and successful method of applying the principles taught in an up-to-date college to down-to-the-minute enterprises, should secure a copy of the Daily Times, Beaver, Pa., Wednesday Evening, May 12, 1915, which will speak for itself, and show and deliver better the results than can we, in this brief notice.

PROFESSIONAL BIOGRAPHY of J. CLARENCE HOWELL

Mr. J. Clarence Howell whose articles on Business Arithmetic will appear in THE BUSINESS EDUCATOR during the school year of 1915-16 is one of the younger men of the commercial teaching profession, but of broad experience.

Besides being a high school and business college graduate, Mr. Howell has studied at La Grange College, Mo., and the University of Michigan. His teaching experience began eleven years ago when he organized a business department in La Grange College. From La Grange he went to the Wisconsin Business College, at Racine as Principal of the Business Department and a year later became manager of a Kenosha school which is associated with the Racine school. Believing that he saw a better opportunity for advancement in the public school service he accepted a position as Head of the Commercial Department of the Le Mars, Iowa, High School, going from there at the end of a year to accept a similar position in the Wichita, Kansas, High School. Near the end of his fourth year in Wichita he resigned to accept a position in the Detroit High School of Commerce.

As student and teacher Mr. Howell has always attracted attention to his work in Arithmetic While in Le Mars he was invited to deliver a paper before the Business Section of the Iowa State Teachers' Association and later had a similar opportunity in Kansas. He has also appeared twice before the Missouri Valley Commercial Teachers' Association, the first time in a contest and next to deliver a paper on Business Arithmetic. At the last meeting of the National Commercial Teachers' Federation he appeared before the Business Section with a paper on Arithmetic.

Before becoming a teacher Mr. Howell had several years' business experience and since entering the profession has frequently spent his vacation in offices or banks. Upon this experience he draws largely in his work as a teacher. He has already appeared as a contributor to one of the school magazines and has prepared answers for text-books on Arithmetic. He has gradually worked into his specialty until now all his time is devoted to teaching Arithmetic in the Detroit High School of Commerce.

Mr. J. H. Fries, last year in Worcester, Mass., will the coming year have charge of the commercial department of Elizabethtown, Pa., College, where he will make good as is his custom.

DEPARTMENT OF THE INTERIOR
U. S. BUREAU OF EDUCATION.

Vocational Education Letter No. 5.

WASHINGTON, D. C., Mar. 20, 1915.

STANDARDS OF BUSINESS EDUCATION.

A national committee, made up of representatives of leading organizations of business men and educators, has been incorporated under the name, "National Associated Schools of Scientific Business." The object of this committee is to effect a league of commercial schools, public and private, in co-operation with local organizations of business men for the purpose of placing commercial education on a more practical and scientific basis through the adoption of definite standards. The members of the committee are:

Gov. W. N. Ferris, Lansing, Mich.

Col. C. A. Carlisle, System Expert, South Bend, Ind.

Gerald B. Wadsworth, Advertising Expert, New York, N. Y.

K. M. H. Blackford, Employment Expert, New York.

E. A. Rumley, Rumley Co. and Interlaken School, LaPorte, Ind.

E. W. McCullough, Sec. Nat. Vehicle & Imp, Assn., Chicago.

W. D. Lewis, Prin., Wm. Penn High School, Philadelphia.

H. Walton Heegstra, Advertising Expert, Chicago.

A. S. Hall, Prin. Medill High School, Chicago.

Paul Mandeville, Pres., Northern Egg Co., Chicago.

H. H. Haines, Commercial Association, Galveston, Texas.

Frank V. Thompson, Asst. Supt. of Schools, Boston.

Waldron O. Rand, Com. on Ed., Nat'l. Assn. of Pub. Accs. Boston, Mass.

H. M. Temple, Member, Natl. Assn. of Pub. Accs., St. Paul, Minn.

C. A. Prosser, Sec., Natl., Soc. Prom. Indus. Ed., New York.

Joseph Cummins, Atty., Trustee Hillsdale College, Chicago, Treas.

Sherwin Cody, 189 West Madison St., Chicago, Managing Dir.

Commercial Education Inefficent.

It is felt that American commercial education is not as responsive to the needs of American business conditions as it should be. Co-operation between the public and private commercial schools in each industrial center, and local business men, preferably through Chambers of Commerce and other organizations, offers the best assurance of upward progress. In a few places this has been attempted through the part-time method, pairs of boys or girls alternating weekly between the school and the business office. The great problem that now confronts business men and commercial educators is "co-operation."

A successful program for commercial education requires that we find the common ground on which the business man and the educator can meet, and from which they can begin to work. It is suggested that such a starting-point may be found in a series of standard tests of ability, which the school can use in determining whether its graduates can meet the demands of the commercial world, and which the business man can use in selecting employes. Such tests might be given periodically under the joint auspices of the schools and business men's organizations, and passed on by a national board made up of representatives of educational and commercial organizations, resulting in lists of eligibles corresponding to existing certified civil service lists.

Character of Business Ability Tests.

It is proposed to give simple tests of ability to perform tasks common to the business office, such as a business man might give to a person applying for a position. Several large firms now give applicants elementary tests before they agree to "try them out" with a minimum salary for 2 or 3 weeks. The great majority of business men, however, are merely guessing, by appearances, or by answers to questions. In many cases they find out, after paying several weeks' salary, that the applicant has neither the natural ability nor the education requisite for the position. In the case of a responsible position, it often costs $200 to $300 to find a capable person, and in the lower positions $25 to $50. Competent and reliable public school tests would, no doubt, save the business world millions of dollars.

The employment managers of a number of large firms, among whose employes careful studies have been made, agree that the following requirements are indispensable for all beginners in the office (office boys and others of similar grade):

1. Ability to copy addresses accurately in legible handwriting.

2. Accuracy and some speed in adding, subtracting, multiplying, and dividing whole numbers, decimals, and the few easy fractions common in business.

3. Ability to spell a few hundred words common in business; to recognize and punctuate a sentence; and to correct a few of the grosser errors in grammar, use of words, and pronunciation,

These attainments should be prerequisite for admission alike to the business office as a beginner, and to any commercial course. Without this foundation of elementary education there is little hope of success. After the completion of the commercial course in public or private school, there should be a series of advanced tests, designed to demonstrate the following:

1. Knowledge of short cuts in arithmetic; habitual accuracy in handling figures, not below 95 per cent with a certain minimum speed; clerical accuracy as well as intelligence in filling out business forms, as the foundation upon which bookkeeping skill can be built up.

2. Accuracy on the typewriter approximating 99 per cent with a speed of 20 to 35 words per minute (ability to use the typewriter is desirable for all office employes, and even sales persons); for stenographers, a speed of 100 words per minute in taking dictation, and ability to transcribe notes without making gross blunders, and not more than 2 or 3 minor errors per 100 words.

3. Ability to spell 75 to 90 per cent of words like those suggested below and the habit of referring to the dictionary in all cases of doubt; to punctuate properly common business matter; to correct ordinary errors of grammar involving agreement of subject and predicate, reference of pronouns, relation of participial phrases and subordinate clauses, etc.

Suggested Details of Tests.

Tentative tests of employes in a number of business houses show that standards of attainment in different particulars vary widely. A standard near perfection is usual in typewriting. Bookkeeping figures are expected to average 97 to 99 per cent accurate; checking 3 times should produce practical perfection. On the other hand, the stenographers tested were unable to spell correctly more than 80 per cent of the words in the advanced list referred to below, though in actual letter writing they look up doubtful words, so that only an occasional word is misspelled. The detailed comma punctuation of the best American business letters does not run much over 75 per cent correct.

As a test on letter composition, 3 pages of Wanamaker's catalogue were reproduced, and 12 letters of inquiry were given to be answered, material for the answer being found in the catalogue pages. The letters written effectively showed judgment, common sense, and tact; "Would a correspondent ship shoes when the size is not given?" "Would the correspondent patiently and courteously help the customer work out the details of free delivery on a small order, suggesting slight changes to make it come within the free delivery rules?"

Preliminary spelling test: Dr. Ayres of the Sage Foundation, formulated a list of 542 words that constitute seven-eighths of all the words in 2,000 business, professional, and social letters. Ability to spell these words is a part of the preliminary requirements suggested above. Examples of 100 difficult words in this list are:

truly	sincerely	receive
January	written	until
too	business	know
especially	also	friend
association	there	their
right	believe	possible

Advanced spelling test: Examples of words to be used in the test for first-class stenographers are:

accessible	biscuit	accrue
advise	alignment	attorneys
Cincinnati	canvas	canvass
accommodate	cashier	campaign
committee	champagne	advice
Achievement		calendar
acknowledgment		anxiety
arrangement		course
arraign		coarse

The National Committee has prepared a new set of tests of the type suggested in this letter. Copies may be obtained upon application to the U. S. Bureau of Education.

THE LAW MERCHANT

Its Sources and Development

By Albert Early, Prin., North Plainfield, N. J., High School.

We frequently hear in the court room and elsewhere when reference is made to business law, the term law merchant used and connect it in a vague sort of way with business or commercial law.

The sources of modern business law are twofold, namely the common law and the "law merchant." We mean by common law the unwritten law; law which has never been formally enacted by any legislative body but has grown up in the wisdom of the ages and has received judicial affirmance in the courts of last resort. It is our purpose to consider only the latter and show the application of the term "law merchant."

The difference between the two systems of jurisprudence may be best shown by illustrations. Suppose that three hundred years ago A and B were partnership merchants and together attended a great fair at Nanchester, England, for the purpose of buying wool. At the same time C and D own a farm. A and D die. B's and C's affairs would be settled by separate and entirely different tribunals.

B's interest in, and liabilities for the wool would be determined by the law merchant. This system of jurisprudence not only differed from the common law but was administered by men differently educated from the common law judges. C's interest in the farm would be settled by the common law. The common law recognized a survivorship, that is to say when one member of a partnership died all property and interest in the partnership passed to the surviving member or members. Thus in our illustration at D's death C would come into possession of the entire farm.

The "law merchant" didn't recognize such a survivorship hence at A's death B's interest in the partnership would be neither greater nor less. He would be entitled to settle the affairs of the firm, but after such settlement he would have to pay A's money to his heirs which is the law at the present time.

The effect of death on contracts was also very different under the two systems. Under the law merchant A's death would not relieve his estate of liabilities. Under the common law D's estate would be entirely relieved of any and all liabilities. Suppose that during D's life hay had been bought and at his death it was unpaid for. The whole burden would devolve on C, and after he had paid the entire amount he could not call on D's estate for one penny.

The purpose of the merchant's courts as defined by an act of the English Parliament was to secure speedy justice in all cases arising out of business transaction to the end that trade may be encouraged. It seems that merchants were unwilling to come from foreign lands to trade at these great fairs if they were to be subjected to the common law, because their litigations might last two or three months or even longer and it was necessary that their disputes be settled as quickly as possible. A merchant's court was established in the principal cities where great fairs were held and such cities were designated by statute.

The officers of a merchant's court were the mayor and a number of constables. The latter were chosen by the whole body of merchants, strangers as well as denizens. The juries were composed wholly of merchants.

These courts were open not only every day that a fair was in session but every hour. They were frequently called courts preponderous because of the swiftness with which they dispatched justice. The disputes of the litigants were settled while the dirt yet fell from their feet.

The modern ignorance of the law merchant is very prevalent. This is due principally to three reasons. First, there was no official record kept of their proceedings. Second, no reports were ever written and third, no trained lawyers took notes. Hence any modern writer would find it a difficult task to give a full treatise of the law merchant. However, fragments of it still remain in the sea code, but this relates principally to shipping.

The law merchant was international, hence another point of difference from the common law. The merchants of England, France, Italy, and Spain employed the same methods in settling disputes arising out of business transactions.

In the latter part of the seventeenth century the merchant's courts began to decline in England, but while they were thus decaying in Europe they received a new lease of life in America. The Colony of New York enacted a law establishing courts prepondrous in certain parts of the commonwealth. Justice in such courts was dispensed in much the same way as it was by an old Quaker in New Jersey whose court house was a stump and who was entirely ignorant of any system of law. The object of such tribunals was speedy rather than ideal justice.

After the decay of the merchant's courts, mercantile cases coming up in the common law courts caused no little trouble as the judges were not familiar with the principles of the law merchant and so would be compelled to call a jury of merchants to their assistance but the trouble would not end here as it was sometimes difficult for the merchants to determine what the "law merchant" was in a particular case.

Most of the great English jurists were disposed to look with favor on the merchant's courts, but sometimes a chief justice would arise who was unfavorable to the system. Such a man occupied the king's bench in the latter half of the eighteenth century. A contention having arisen between him and the merchants in regard to promissory notes, Parliament passed a bill sustaining the contentions of the merchants. Lord Mansfield, a great English jurist, spent considerable time studying the law merchant. But from this time there was a steady amalgamation of the "law Merchant" and the common law.

The "law merchant" has passed through four stages of development. First, it originally meant a body of rules applicable to merchants and enforceable by them. Second, after the "law merchant courts" had died out it related to such customs growing out of business dealings as the courts were willing to enforce. Third, it was a body of legal rules free from the technicalities of the municipal law. Fourth, it meant those branches of law which have been modified by the usages of merchants, such as partnership, sales, insurance, negotiable paper and others. Hence it may be regarded as synonymous with what we now call business or commercial law.

LETTERS OF A SCHOOLMASTER

TO HIS FORMER PUPILS

C. E. BIRCH, Prin., Haskell Institute, Lawrence, Kans.

LETTER NUMBER TWENTY

Mr. Ellis Thompson has invited his old teacher, John Faithful, to spend several weeks during the summer in a camp in the edge of the Rockies. He has fortified his invitation with a number of arguments to the effect that Mr. Faithful needs a change of environment and occupation. Everybody is to be free to ride his own hobby, or to amuse himself as he sees fit, although there will be opportunities for social life and long hikes, tennis, croquet, reading, writing, or any other form of vocation or avocation which seems most congenial.

HELPFULVILLE, June 4, 19—.

My dear Ellis:

Probably I am dreaming that I received a letter from you, dated May 31, although the signature does look very real and the paper feels quite substantial. However, I am expecting to wake up soon and find that I must grind away a while longer over books and pothooks. When I do, if there is some poor unsuspecting mortal near I shall certainly fire my pillow at him, or my shoes if I can reach them. If by some means I should manage to sleep until June 15th, the date set in this dream letter, I shall probably meet you in Denver, as I seem to read you wish me to do. I took a very brief vacation in the north last summer, the first in years, and to have the opportunity to get another this year—and in the Rockies, which I have never visited—it is a little too much for me. I think it just about time for the awakening; it usually comes at about this stage. (It does not: I am beginning to hope.)

The other day I was in the office of the superintendent of schools of this city, and over his desk I noticed these words: "We lose vigor through thinking continually the same set of thoughts. New thought is new life." I have been turning that over and over in my mind, and while I think I knew that before, in a general sort of way, I had never had it brought to mind with such force before. I do not know who wrote those words. I envy the one who did it. There is a world of truth and philosophy in them.

Thinking over this saying had prepared me for such an invitation as you have sent, and to say that I am grateful is putting it very mildly. You certainly struck the "psychological moment" with me.

How true it is that if we go around and around with the same set of petty thoughts, deep in a rut from which there seems no escape, and from which frequently we seem to have no ambition to escape, we lose vigor. And I think it is true both mentally and physically.

Again, how true is the converse statement, "New thought is new life." I attribute my present good health to the frequent walks I take into the country. More than that, the best teaching ideas I get come to me on such walks. There is a stimulation and an exhileration from the exercise, it is true, but the new scenes and the change from office and school room undoubtedly contribute much to this result.

The program you have outlined should make a most delightful opportunity for thinking new sets of thoughts. I am glad we shall live inexpensively, doing our own necessary housework, which you say will be reduced to a minimum by the elimination of dishwashing. Your idea of taking paper dishes and then using the dirty dishes to help cook the next meal approaches inventive genius. By the time you have thought new thoughts for a week or so, I shall expect even more brilliant innovations.

Looking over the list of those who are to compose the party, I see that we shall have a geologist, a botanist, a bookkeeper, a stenographer, a housewife or two, and a rusty old schoolmaster (Perhaps I should prefix "c" and make it crusty). Well, that will give spice and variety, perhaps, and I am sure we shall find many things in common, as well as things which will be fine for us individually.

Even though I lived for two years in Denver as a boy, I never got farther into the mountains than the foothills. I think I shall try to forget bookkeeping, shorthand, and all allied topics and just fill myself with nature. I am already reading an old copy of Steele's Fourteen weeks in Geology, which I had not opened for over twenty years, and when I get into the mountains I shall show our good geologist some of my vast store of information. But perhaps he will be trying to forget about geology, just as I shall try to forget commercial subjects.

Then I am already planning to make a botanical collection. I suppose I shall also collect minerals. How much do you think it would cost to charter a car to bring my freight back? A fellow who can dream out a vacation like this ought to be able to dream the price of a whole special train, I should think! So, I guess it really doesn't matter. That expense will be a mere incident.

Shall we take a lot of reading matter? Somewhere I read of a party of fellows who went out into the wilderness camping, expecting to have a box of books and magazines with them. In some way they were disappointed. The only book that could be found in the outfit was a Bible that some one had. They read that Bible turn about by the camp fire. It was probably the first time a number of them had ever gone consecutively through even one book of the Bible. Somehow, I almost wish that we might have the same experience. For years I have taken pride in reading a number of good books every year, but do you know, I have really never gotten acquainted with my Bible as I should.

Boy, you hardly know how much good this dream has done me. I believe I have already thought several new thoughts, and when I wake up, perhaps I shall be able to remember some of them. On the other hand I may not awaken from the dream, in which case you will find me walking in my sleep on the streets of Denver June 15th. On the strength of this, I think you would better be on the lookout for me then.

Yours,
JOHN FAITHFUL.

Mr. Rupert P. SoRelle is Now General Manager of the Gregg Publishing Company.

Effective March 1, 1915, Mr. Rupert P. SoRelle was appointed General Manager of the Gregg Publishing Company with headquarters in New York.

Mr. SoRelle is well known as the author of many successful commercial textbooks, among the best known of which are Rational Typewriting and Office Training for Stenographers. He has been associated with the Gregg Publishing Company in various capacities for many years, and has rendered valuable assistance to Mr. Gregg in promoting the interests of the Company.

The creation of the new position and Mr. SoRelle's selection to fill it has been rendered necessary by the rapid expansion of the company's activities, and will make possible a more efficient co-ordination of the various departments. The company contemplates a campaign of general publicity and a great extension of the activities of the entire organization during the coming year. These plans will be under the general direction of Mr. SoRelle as General Manager of the Company.

INTRODUCTARY TALKS ON

COMMERCIAL LAW

ARTHUR G. SKEELES,

Elwood City, Pa.

Head Commercial Dept. High School.

X

A contract binds both parties thereto to do or not to do some certain thing. When the parties are released from the obligation to do anything further—when they are no longer bound by the contract—the contract is said to be discharged.

A contract may be discharged in several ways. We shall briefly consider some of the more important.

First, by agreement. Since the parties by their agreement have made the contract, they may by agreement unmake it, or each discharge the other from further liability. Sometimes this agreement is contained in the original contract; as where it is agreed that on the occurrence of a certain event the contract is to be void. If neither party has performed his part of the contract, the release of each party will be the consideration for the release of the other; but if one party has performed, there must be consideration for the release of the other, or the release will not be valid.

Second, by performance. This is the doing of the thing contracted for. Performance which will entirely discharge the contract must be by both parties. Performance by one party will discharge him, but will not release the other party, or discharge the contract.

Third, by breach. We may think of a contract as a net drawing the contracting parties together. (See the verb "contract," to draw together.) The contract is discharged when the parties are released from the obligations which the contract imposes. Breach of the contract is where a party breaks through the obligation which it imposes.

If the contract is executory, either party thereto may break it before the time for performance, in either one of two ways:

(1) By renouncing his liability under it. That is, by notifying the other party to the contract that he does not intend to perform. In such case, if the other party wishes, he may treat the contract as broken, and sue for breach; or he may regard the contract as existing until actual performance is refused. This is optional with the injured party.

(2) By making it impossible for him to fulfill his liabilities under it. If I contract to buy a horse, which is to be delivered on a certain day, and before that day the horse is sold and delivered to another person, then I may sue at once for breach of contract.

When the time comes for performance, either party may fail totally or partially to perform what he has promised. This is of course a breach of the contract.

REMEDIES FOR BREACH

What shall you do when the contract is broken? Settle the matter peacefully out of court, if you can. But if a lawsuit seems necessary to protect your rights, then the law is plain:

Every breach of contract entitles the party injured to sue for damages.

How much damages? In general, an amount of money sufficient to place the injured party in the same situation as if the contract had been performed, so far as money can do this. If I have a contract to buy a thousand bushels of wheat at a certain price, and the seller refuses to deliver the wheat, so that I must pay a higher price elsewhere, I am entitled to damages amounting to the difference between the price specified in the contract, and the price which I am required to pay.

Damages are by way of compensation, and not of punishment, and, as a rule, only the pecuniary loss can be recovered. Even an agreement between the parties cannot provide for a penalty for breach of the contract, although the parties may assess the damages at which they rate a breach of the contract by one or both of them, and introduce their assessment into the terms of the contract.

In case no pecuniary loss results from the breach of the contract, the injured party is entitled to nominal damages. The only case in which exemplary damages are allowed is for a breach of a contract to marry.

The right of action occasioned by the breach of a contract is discharged in three ways:

(1) By the consent of the parties, usually by the payment of damages mutually agreed upon.

(2) By the judgment of a court of competent jurisdiction.

(3) By the lapse of time. In all the the states there are statutes of limitations barring actions on contracts unless they are brought within a prescribed time. The theory is that if a contract has been broke for a number of years (from six to twenty, in different states,) and no action has been brought, then there must be some good reason why the action was not commenced sooner, and that it would be difficult to arrive at the facts in the case, if it were brought to trial. However, acknowledgment of the debt, and a new promise to pay it, will revive the right of action; and the same is true of a part payment, which is of course also an acknowledgment that a debt exists.

George W. Anderson, the progressive penmanship teacher in the Butte, Mont., High School, is securing excellent results in his penmanship classes. Mr. Anderson is using the B. E. and many of his students succeed in winning B. E. Certificates. Another club has been received from him.

Panama Exposition School Equipped With Remington Typewriters.

To the thousands of educators who will visit the great Exposition, no one attraction will have stronger appeal than the Standard Commercial School. Situated at the Court of Palms entrance of the Palace of Education, this exhibit consists of a full completely equipped business school running on a regular schedule. Two model courses are given. The Commercial Course consists of penmanship, bookkeeping, commercial law and arithmetic. The Shorthand Course is composed of typewriting, shorthand, spelling, penmanship, business English and office training.

Both teachers and pupils have been carefully selected. Pains have been taken to secure instructors especially fitted for the work. The pupils have won their scholarships in competitive examinations in their home schools throughout the State of California. The particular aim in choosing the equipment for this school has been to make it strictly modern and thoroughly standard in every respect. It is significant in this connection that the typewriter equipment is exclusively Remington.

This comes as an added distinction to the Remington Typewriter Company. Their machines have already been adopted as the official typewriter of the Exposition in carrying on its own business, and for use in the various stenographic booths scattered throughout the Exposition grounds.

Special observation balconies are provided for delegations of teachers and other interested parties who will visit the exhibit, and a demonstration balcony has also been erected where famous shorthand writers, typists and operators of other office equipment devices will appear and give exhibitions. A special course of lectures on salesmanship, advertising, etc., by eminent authorities is an added feature of the school's program.

NEWS ITEMS

Clarence T. Guthrie, now at the Normal School, at Plattsburg, N. Y., has been selected for the Commercial Teaching position in the Herkimer, N. Y., High School.

William E. Butler, of Chicago, Ill., will have charge of the commercial work in the Boise, Idaho, High School next year, and Miss Beryl Morrow, now with Link's Business College, Boise, Idaho, will teach shorthand in the Boise High School next year.

Oral W. Seipp, of Ludington, Mich., is teaching the rest of this year in the Oshkosh, Wisconsin, High School.

M. A. Conner, for nearly two years principal of the Ohio Business College, Cleveland, Ohio, has resigned his position to accept a teaching position in the High School of Commerce of that city.

F. H. Metzler, now at Waukesha, Wis., in charge of the Williams Business College there, will begin July 1, as a teacher of commercial branches in the Northern Normal and Industrial School, Aberdeen, South Dakota.

C. C. Carle, recently with Drake's Business College, Newark, N. J., is employed now in the Shamokin Business College, Shamokin, Pa.

Kate H. Fee has recently accepted a position as teacher in the Niagara Falls, N. Y., High School. Miss Fee goes to Niagara Falls from Syracuse.

The Atchison Business College, Atchison, Kansas, owned by Mr. A. F. Heck, has recently been sold to Mr. M. J. Morrissey, of Ottawa, Illinois.

Epworth Seminary, Epworth, Iowa, loses Mr. E. H. Murch from its teaching staff, who goes to the Elkader, Iowa, High School.

Pearl L. Wildt, recently of Albion, Michigan, has accepted a position as head of the commercial department of the Newberry, Mich., High School.

Clara Haas goes from the Madison, Minnesota, High School to the High School at Minot, N. Dakota, next year, where she will have charge of the commercial branches.

Warren W. Oliver, of the Technical High School, Newton, Mass., has been elected to a commercial teaching position in the South High School, Minneapolis, Minn.

W. J. Hutchinson, a graduate of Holy Cross College, who has been teaching during the past year in the Concord, N. H., High School, has recently been appointed to a similar position in the Waterbury, Conn., High School.

L. A. Carnahan, now teaching in Charles City, Ia., will begin work June 29, in the Chicago Y. M. C. A., as a commercial teacher.

News Items from The Specialists' Educational Bureau.

H. A. Don, Supervisor of Penmanship, Public Schools, El Paso, Texas, goes to Houghton, Michigan, Public Schools as penmanship supervisor.

A. R. King, of Lindsborg, Kansas, is now teaching in the Commercial Department of the High School at Wichita, Kansas.

L. E. Smith, commercial teacher in the High School at Johnston, Pennsylvania, has accepted a position as business manager in the Trenton Business School, Trenton, New Jersey.

C. G. Touse, a graduate of the Commercial Department, Hillsdale, College, has been appointed as assistant in the Commercial Department of the High School at Houghton, Mich.

Advertising literature has been received from the followiog:

Carlisle, Pa.,Commercial College; Spencerian Commercial School, Louisville, Ky.; The Phonographic Institute Co., Cincinnati, Ohio; Duff's College, Pittsburgh, Pa.; Stenographic World Publishing Co., Philadelphia, Pa.; Olson's Commercial College, Parsons, Kans.; Minneapolis, Minn. Business College; Knox School of Salesmanship, Cleveland, Ohio; Lawrence, Kans., Business College; McCann School, Reading, Pa.; Mr. E. H. McGhee, Trenton, N. J.; Hunt's Business College, Eau Claire, Wis.; Mr. J. W. Grayson, Marion, N. C.; Gregg Publishing Co., Chicago, Ill.

The Actual Business Colleges, of Akron and Canton, Ohio, J. J. Krider, President, publish a catalog illustrating and bespeaking practical Institutioos well established, equipped and patronized.

Heffley Iostitute, Ryerson St., Grand & De-Kalb Aves., Brooklyn, N. Y., publishes a buff colored cover and cream colored catalog printed with dark orange and black ink. The illustrations show a well-appointed, largely attended Institution.

University of Southern Minnesota, Austin, Minn., publishes a bulletin of over one hundred pages, eight pages of which are dedicated to the work of Mr. F. A. Krupp, penman, and his pupils. Much of the work preseoted shows a great deal of skill, and the courses given by the University are, of course, modern and practical.

Our good friend Melvin W. Cassmore, whose splendid articles have appeared in our journal the past year, was invited to preseot a paper before the Third Annual Newspaper Institute here at the University, of Washington, Seattle, under the auspices of the Department, of Journalism. The paper is presented in full in the Bulletin of the University of Washington under date of April, 1915. The article is unusually meaty and suggestive, which qualities have been present in all of his articles contributed in this journal. Those interested should secure a copy of the publication mentioned by addressing Director Division University, of Washington, Seattle.

The Bowling Green, Business University, Bowling Green, Ky., recently issued a Prospectus of its summer school for commercial teachers in which is found the faces and names of a number of well known commercial teachers, indicating a large summer faculty, and prospective summer school of exceptional numbers. The text and portraits are printed in brown with pale green border and decorations which show the Institution and its work. It is covered in yellow and cream with embossed title in gold, making it one of the most attractive pieces of advertising recently received at this office.

"The Morris Plan of Industrial Loans and Investments" is the title of an especially fine booklet promoting a new type of institutions combining features of both banking institutions and loan associations. It is published by the Industrial Finance Corporation, New York City, N. Y., 52 William St. Those of our commercial teachers who are especially interested in banking institutions would doubtless find enough material in this booklet to warrant asking for a copy.

Midland College Bulletin, of Atchison, Kans., contains a Commercial Department presided over by E. N. Draper.

A Quarterly Bulletin issued by the Kearney State Normal School for the Summer Term of 1915 offers many courses among which is the commercial and penmanship.

The Eaton & Burnett Business College, Baltimore, Md., recently issued a well printed catalog indicating the 38th year of its establishment.

Owing to his various interests in Texas, including Toby's Practical Business College, at Waco, the Toby Manufacturing Co., and an Orange Grove, Mr. Edward Toby could not give the required time necessary to conducting Toby's Institute of Accounts in New York City, and consequently closed that school on Jan. 1st, 1914. Judging from his success Mr. Toby knows how to do business as well as prepare others to enter business.

We quote the following from a letter received from Mr. Toby under date of May 4:

"Our College enjoys the largest legitimate attendance of any Business College in the South. We have the highest standard in studies and discipline of any Business College in this country and will not accept students for enrollment who are not educationally and mentally qualified to take up the Business Courses."

Mr. S. O. Smith, for the past two or three years in the Huntsinger business College, of Hartford, Conn., is the new teacher of penmanship in the high school of Springfield, Mass. This means a mighty fine man in a very excellent position. All parties to the contract are to be congratulated. Mr. Smith is unquestionably one of America's finest penmen and teachers of penmanship. Higher standards of excellence will therefore result because of his employment.

We are glad to learn that the Bootbe Business School of Huntington, W. Va., conducted by Mr. J. Edwin Boothe, and assisted by his estimable wife, has been able to erect its own building at a cost of about $20,000. The good people of Huntington are to be congratulated for having in their midst an institution such as the Boothe School, which stands for character quite as much as for commercial training.

Probably no teacher of penmanship is accomplishing more than Mr. H. W. West, of the Rider-Moore & Stewart School, Trenton, N. J. Mr. West is one of our enthusiastic clubbers, having sent THE BUSINESS EDUCATOR 282 subscriptions thus far this school year. Many of his students are capturing BUSINE S EDUCATOR Certificates, which is evidence that Mr. West is securing the best of results.

Mr. George S. Korell, for the past couple of years with Spencer's Business School, Patterson, N. J., will next year be located with the Office Training School, of Columbus, Ohio. Mr. Korell is a fine young man, and we hereby welcome him again to the capital city of Ohio.

Miss Bertha A. Colburn, supervisor of writing, Freeport, N. Y., is securing practical results in writing as shown by spelling lists received from the 4th, 5th, 6th, and 7th grades. The work is good both in form and movement, bespeaking excellent grading in size, quality, and rate of speed.

Mr. W. J. Cable, proprietor of the Titusville, Pa., Business College, was compelled to close that institution on account of poor health and the subsequent loss of his left leg due to blood poisoning. As we understand it, there is no commercial school at the present time in Titusville.

Penmanship in the Blue Ridge College, New Windsor, Md., is receiving due attention. Mr. Guyton, instructor in penmanship, has raised a large club for the B. E.

L. A. Eubanks of Midland, Texas, is now connected with the Brantley-Draughon Business College, Fort Worth, Texas, a school with an annual attendance of about 1400 pupils.

People Worth Knowing About

CHAS. T. CRAGIN,

Holyoke, Mass.,
Thompson's Business School.

LITTLE STORIES OF BUSINESS LIFE.

"The Man Who Knows All About Women."

"What is electricity, Mr. Bumps?" said the professor of chemistry and physics to the tall, lank, absent minded freshman in the morning class. "Er-Er-well-now,-Professor I *did* know, but I forget," stammered Mr. Bumps. "How unfortunate," said the Professor with withering sarcasm, "that the only man in the world to know what electricity is should have forgotten it."

THE KNOWITALLS.

There are a good many Mr. Bumps in this world. The man who can tell you what team will win the base-ball championship; the man who can tell you who will come out on top in this nice little European mix-up; the man who knows just how to straighten out the Mexican tangle are all pretty good specimens of the "know it all" species, but the man to whom I take off my hat and give the first place at the head of the class is the fellow who tells me: "*I know all about women.*" You can guess pretty well on what the weather is going to be; you can make a fair diagram of the outcome of a baseball game, a prize fight, or a horse trot; you can even diagnose the prospects of a political party, but when it comes to telling me that you know all about women or even a *woman*, I am obliged to say in the picturesque slang of today; "Not so that anybody would notice it." Solomon, greatest of the Jewish rulers had several hundred wives, so they say, besides a lot of hired girls, and the old catechism says he was the *wisest* man that ever lived, not excepting Theodore Roosevelt or the Kaiser, and yet I will bet old King Solomon would not have ventured to say that he knew all about any one of his large and interesting collection of female loveliness, homeliness, and ugliness, for it is pretty safe to say that some of them were not perfect either in temper, in form, or in feature.

Once, when I was a good deal younger than I am now, and knew a good deal more than I do now, we all know more when we are young than we do when we get older. I thought I knew considerable about human nature and could judge a man very well indeed by a superficial study. I was always a little doubtful about my knowledge of women, being of a somewhat bashful disposition and a little afraid of the sex. I don't think that way any more. I have seen many men who looked to be perfectly honorable and upright walk off with the money of the collection box, entrusted to their care, or go to South America taking the contents of the cash drawer with them, while other low-bred specimens of humanity whom I would have hated to meet in a dark alley late at night have risen to be eminent clergymen, philanthropists and statesmen, so I have pretty much given up judging men by their appearance, and have come to agree with my friend, Carl Marshall, that the only way to really judge a man's character is by his *hand writing*. Some people think you can do it by his spelling, but I don't believe that, especially since Andrew Carnegie and other reformers have knocked spelling galleywest by their inoovations.

But if I have given up the idea that I could read *men* correctly, finding from rude experience that I could not, how much more has my faith in my ability to read *women* been shattered.

THE ELUSIVE ELIZA.

Shall I ever forgot how I was fooled by Eliza, a good looking young woman of my night school. She was as demure and shy and bashful of appearance as the cat that ate the canary, and while I had seen Henry, the long-legged, gangle-shanked street car conductor hanging around our entrance door at night sometimes, I never dreamed that she had designs on Henry.

Mr. Dusenbery who runs a paper pad business came to us for a young girl to grow up in his business. Eliza was quite a smart girl and I recommended her, and told him I thought she could fill the place. I sent her down to see him and he talked with her, and he liked her appearance, but he said to me: "There is just one trouble with that girl, she is too good looking, and about the time I get her so she knows a little about my business she will go off and get married."

I said; "Oh, no! far from it! Eliza is not more than sixteen or seventeen, and she would not think of such a thing as that for years and years to come." I could read in her bashful countenance and shrinking manners that she was afraid of men. Mr. Dusenbery had faith in my knowledge of human nature, and he hired Eliza. Before she went, I said to her, jokingly, "You will have to sign a paper that you won't get married for five years," and she shrank back, and said hesitatingly, "I-don't-think-I-would-want-to-sign-a-paper. Of course, I don't think I will *ever* get married, but-I-would-not-waot-to-sign-that-kind-of-paper." She worked for Mr. Dusenbery just long enough to earn money to buy a $14.98 wedding outfit and then she went and married *Henry*, the ten dollar a week street car conductor, and now, five years later, she is a strapping big woman with three or four lusty kids, and Henry earns $2.50 a day on the street railway.

Then there was Mary-Louise.

MISLEADING MARY-LOUISE.

Mary-Louise was beautiful to look at; tall, fine figure, rosy cheeks, plenty of dark brown hair, soulful eyes, but so "thick" that it required a surgical operation to get any ideas into her brain. She could make more blunders to the square inch than anybody I have entered in my classes for years and years. She stayed with us until we were, Oh! so tired, and we got her job after job of a kind where we did not have to say anything in her favor except that she was honest and good natured. It was perfectly true, she was not expert enough to make change if she had been inclined to pilfer from the cash drawer. Then young Mr. Isaacson, who does a flourishing business in paper stock which consists of all kinds of cotton rags, newspapers, etc., hired her to keep his books. Mr. Isaacson is a young man of Hebraic ancestry, but good looking and a good dresser too. He has little education, says he never could learn books, but he knows how to *buy* and he knows how to *sell*, and he has a ripping good business, and Mary-Louise just exactly suits him. She does not scoff at his bad grammar when he dictates letters to her, nor find fault with his every day English which is a bit Yiddish in its texture. He has fitted up her office just exactly to her taste. She has the best of everything, and he does not overwork her, and when she brings back a transcript of his letters, such as she used to bring me, that queer mixture of bad spelling, worse grammar, and eccentric punctuation and capitalizing does not make his reason totter on its throne as it did mine. Mr. Isaacson would make Mary-Louise boss of his whole business, but their religion does not hitch.

But she has a good job just the same and holds it and I *knew* she never could hold any kind of job.

CLEVER CLAIRETTE.

Then there was Clairette. She was as bright as a new ten dollar gold piece right out of the mint, and pretty to look at too. Tall and dark and slender, and she dressed with faultless taste, for her aunt was a swell dressmaker who took all the money a man had when she made his wife an evening gown. Clairette was intelligent and ambitious, and whenever I wanted to show off before a visitor I would send for Clairette and dictate her a business letter at about a hundred and fifty words a minute right off the bat. Clairette would whisk out into the typewriting room with her note book, and about the time the visitor got through telling me what a nice looking girl she was, she would whisk back in again and slap down a perfect transcript of that letter, and I would say carelessly; "That is the way we train our girls." There are tricks in all trades but ours, and the visitor would be much impressed. Then again Clairette could add a column of figures, forty long and five wide and get the answer right four times out of five, and do it while the rest of the class was getting started. It was handy to send her up to the board to do stunts in addition and cross-multiplication, and things of that kind when we had company, and she liked work too, the more you give her of it the better she liked it, and I was mighty sorry when Clairette left us to take a good position in a fine Savings Bank where she was the only girl in the office with easy hours and very fair pay to begin with. Clairette never seemed to care much about young men, she was too busy, too ambitious for that, and besides all the men in the bank, from the president to the office boy idolized Clairette, they said she was "the best ever," and in two years she was getting her little fifteen dollars a week, with nothing to do but work. I said, "*There is a sensible girl,*" and then I saw in the paper that Clairette was married to Timmy Wilkins, a little bit of a whipper-snapper, too strong to work much, able to play a fair game of 2c pool, with a fine capacity for cigarettes, and always possessed of the latest cut of cheap clothes of a rather loud pattern, which his father, a hard working teamster in the express and moving business, paid for. You could have knocked me down with a sled stake, (not a feather,) when I saw Clairette's marriage to Timmy Wilkins in the daily paper. Her parents didn't like it. In fact, it was a clandestine match. They ran away and were married out of town. But Timmy's people took to Clairette. They thought she might make a man out of Timmy, not realizing that what the Creator can't accomplish is a big contract for a girl to undertake. Clairette at once gave up her position in the Savings Bank, though they urged her to keep it, for the Savings Bank people liked Clairette and they also had a very fair estimate of Timmy Wilkins. Clairette is now, after two years of married life, cashier in a restaurant, where she gets about $9.00 a week, which helps to pay the expenses. And I *knew* Clairette would do wonders.

So much for girls in general.

Now for one girl in particular, who is the subject of my story. My story is a long time in getting started. My stories, in fact, are a good deal like Artemus Ward's lectures. Artemus used to say, "There is one good thing about my lectures, they contain a whole lot that don't have anything to do with them." But this is the story of Harriet Clincher, who was one of the greatest surprises of my life. I have never fully recovered from the jar she gave my estimate, that I knew all about women.

I had a call for a circular one day from a number on Hampden Street, not a very aristocratic section of the town, but when we get a call for a circular we generally manage to drop around in the course of a few days and see the person who sent for a circular and so I met Harriet Clincher, and the Clincher family. She was a tall girl with rather a pleasant countenance, good honest eyes, nice teeth, and plentiful brown hair in sad disorder, for Harriet wasn't expecting callers, and she wasn't dressed up, neither was the family, which consisted of the mother, a large, rather slovenly looking matron, who was reading a paper covered novel, two or three younger children, and two Angora cats, with large, bushy tails. The rooms, too, lacked that faultless neatness which does not always characterize the tenement house flat. Harriet apologized for the appearance of things and I had a talk with her. She had a sister four years older who was a stenographer, and the sister came in before I left. She was one of the tallest girls I ever saw and she possessed more angles I think than I ever saw on one girl, and her tongue was hung in the middle, and it went at both ends, and, in the short period of a half hour, she told me the full particulars of her business which then employed her, and of four other places she had held in the past few years. I could readily understand why Miss Clincher held five places in four years. A girl who volunteers the full particulars of her business to

any casual acquaintance is quite likely to hold a good many positions in the course of four or five years. But Miss Clincher didn't seem to think that was anything unusual, and said she didn't think she would stay long where she was, didn't like the boss, and didn't like the hours which were pretty long, eight to five, with only an hour and a half for lunch, &c., &c., &c., and also et cetera, and so on. I couldn't get a word in edgewise and I departed without urging Harriet very strongly to come and take our course, for I was not enraptured with her surroundings and the girl herself did not inspire me with any great confidence that we could make a first class business girl of her in ten or twelve months. Just the same, the people you don't really care much about generally do come, while those you are pretty sure you could make successful stenographers and bookkeepers generally decide to take up nursing, or go to the normal school, and, after two years, get a job in a country school at nine dollars a week, and board around.

THE EDUCATION OF HARRIET.

When Harriet came into the school Monday morning, it was a very different Harriet from the one I had seen in the tenement on Hampden Street. Her hair was in order now, her dress was correctly adjusted and her shoes were not down at the heel like those she wore when I visited the house.

By the way, Harriet is not the only girl who comes to our school looking quite a good deal better than she looks at home. I have a mighty good looking lot of girls. This city of Holyoke is famous the world over for its fine looking young, middle aged, and old women. The men are nothing to brag of, though the average has improved since I came to town. I have occasionally dropped into a family outside school hours on Saturday or even Sunday when I heard of a position that a girl might fill and really some of those girls of mine were hardly recognizable at home. I suppose this phenomenon is confined entirely to Holyoke, and doesn't exist in other places, but let that pass. It has nothing to do with my story. Harriet Clincher wanted to be a stenographer. She also wanted to be a bookkeeper She thought she had better take both subjects at the same time. I didn't. I don't believe in trying to ride two horses at once unless there is some special reason for it. I don't encourage the taking up of bookkeeping and stenography at the same time. But Harriet managed to get her way about it, as I found she had a habit of doing about most everything. For fifteen solid months we had Harriet Clincher with us, five days in the week, two full sessions and a half day Saturday, for she came down and hammered the typewriter Saturday mornings. She was one of the most industrious, painstaking mistake-makers that ever entered our institution of learning. If there were nine hundred and ninety-nine right ways and one wrong way of doing a thing Harriet would hit that wrong way with unerring accuracy. If there was a possibility of making a mistake Harriet never missed it and her bookkeeping was one continual struggle with trial balances from start to finish. If Harriet had ever got one of them right I think I should have expired with ecstacy of surprise that would have assailed me. She always got there after a while, but it was an endless wrestle and the key was pretty well worn out by the consultation necessary to straighten out the tangle into which she managed to tie things up, but if Maria's bookkeeping was eccentric it was methodical and orderly compared to her shorthand. She didn't know much about English to begin with. She had read extensively, but mostly the novels of Laura Jean Libbey and other writers more noted for variety of plot and fast and furious incident than for classical English. Then again she had ideas of her own about spelling and punctuation, she had read Andrew Carnegie and other advocates of improved spelling and she couldn't see why if you spelled cow "k-o-w" in shorthand you shouldn't spell it "k-o-w" when you made your transcript and her plan of punctuation was decidedly unique. It was Maria's habit to stick in a comma about once in three inches, a semicolon once in six inches, three or four colons to the page and a few question marks and exclamation points to give variety to the typographical appearance. Not so good a plan, on the whole, as that of the late Lord Timothy Dexter. Lord Timothy was an eccentric old fellow who lived in Newburyport, Mass., and he himself conferred the title. He once wrote a book entitled: "The Life of Lord Timothy Dexter." There were no punctuation marks in it but at the end he had two or three pages of periods, question marks, exclamation points, brackets, hyphens, semi-colons and commas and said that he noticed no two scholars punctuated alike, so he had left his book unpunctuated, but put the punctuation marks in the back part of the book and the reader could distribute them to suit himself. A plan which always seemed to me highly admirable. Harriet was a delightful girl to take dictation. She never annoyed you by asking you to repeat or to spell a proper noun. Far from it. She just put down what she thought you said and never bothered about whether it made sense or not and she spelled by sound in her transcript and asked no foolish questions about the meaning of it all. She used to bring me some heart-breaking transcripts. I said in one of my letters, "You had better have your man Coffin come down here and see about it." She brought it back to me, "You had better have your man cough and come down here." She thought that sounded all right and she didn't see that it wasn't good sense. But where she excelled was when I got to doing fine writing, that is really poetic, high-class, magazine writing. I said: "It flourished like the green bay tree of the Scriptures," and she brought it back, "Like the green bee tree of description." But the best thing she ever did for me was on a description of West Point. I wrote it: "In the deep shadow of the dark cliffs of Old Crow's Nest, the solitary sentinel treads his lonely beat while the dim river, bathed in silvery moon lit mist, lies far beneath, and Harriet rendered it thus: In the deep shade of the dark clefts of an old crow's nest the salutary centennial trees his lovely boat, while Tim Rivers bathed in silvery moonlight, etc., etc.

My hair was not raven black when Harriet came in but it is pretty nearly snow white now and she helped make it so. I was pretty sure that she couldn't get a job to begin with, and I *knew* she couldn't hold one if she did get it. And then, out of the West, came Mr. Peter Simpkins. Peter Simpkins was born in a country village only a few miles from this city. He was an adventurous young man who rather preferred to hunt partridges or fish for trout in the hill country around his father's farm to working in the hay-field or the potato-patch and school was anything but a joy or a delight to Peter Simpkins. But there was a little fulling mill, where the country people took wool to be carded, so you could spin it on the old-fashioned spinning wheels that still exist in limited quantity or did exist in Peter Simpkins' day. At any rate Peter liked to tinker around this old mill and they had some old fashioned weaving looms of the hand or foot power variety and wove some coarse woolen blankets.

The mill failed up long ago and the machinery stood there idle for many years. The man who owned it owed money to Peter Simpkins' father and the father couldn't get anything else so he took the mill which got power from a little brook which ran through the Simpkins' acres. Then Peter Simpkins got to reading novels of the Wild West variety. He read about Buffalo Bill and Wild Bill Hitchcock and Texas Jack and Rocky Mountain Pete and Gold Gulch Ike and those other characters who have delighted the heart of every boy with red blood in his veins, and one day Peter Simpkins lit out and they didn't hear anything more of him for twenty years, and then Peter came back as suddenly and as silently as he had departed. He wore a Stetson hat and was decidedly bow-legged and preferred a gray flannel shirt with turned down collar and red tie to the more fashionable shirt of New England and it developed that Peter Simpkins had been for several years a cowboy of the plains and rode up into the black hills of the gold country of Montana and prospected there and learned to make sourdough bread and he had brought back with him a considerable quantity of the yellow metal which underlies the rugged country of the black hills. Peter Simpkins, too, had been in the Navajo country of New Mexico and Arizona and there he had become enraptured with the beautiful weaving of blankets and scrapes in which art the Navajo squaws excel. He had studied the mechanism of their ancient hand looms, passed down through countless centuries and Peter knew he could rig one of those old looms in the woolen mill on his father's farm to make those gorgeous many-colored blankets which brought high prices.

And so he came back and found the old mill still standing and the ancient machinery not much damaged from twenty years ago. He had money enough to do all he wanted to do. He got a good machinist or two, explained what he was up to and then fitted up the old mill for the manufacturing of Mexican and Indian blankets and things of that kind. You know everybody that has a cozy corner has got to have some of those highly colored contraptions to mix in with the Turk's head and the army sabre and the Turko-Russian bayonets and the Mauser rifles that hang around the wall and Peter Simpkins began to advertise and found a ready market for all the blankets he could make, and then he wanted a bookkeeper and came over here to see if we could get him one. When he told us where he wanted her to go, out into that little country place about eleven miles from anywhere, we felt just a bit discouraged for we didn't have a girl to go. Just then in came Harriet Clincher on the hunt for a job.

You have heard of love at first sight, this wasn't love at first sight. Neither Peter Simpkins nor Harriet Clincher were of a sentimental turn of mind, but if Harriet had plenty of reading matter of the Laura Jane Libbey type and those true to nature novels of "The Duchess" and other of that class it didn't make any difference where she was planted on earth. She lived in a world of romance, independent of earthly surroundings and so they struck a bargain. She was to go over to Fairfield, we will call it though that wasn't the name of the town, and act as general bookkeeper, treasurer, cashier, superintendent of the help and whatever might come handy and Mr. Peter Simpkins was to give her ten dollars a week to begin with, and more if the business later on would justify it. It seems Mr. Peter Simpkins had had two or three girl bookkeepers, and one or two young men from the city already, but they missed the "White Lights" of Main Street, and the flicker of the moving pictures, and listening to "the bullfrogs in the swamps and the tree toads in the trees" was a poor substitute for the "Salvation Army Band" and itinerant organ grinder of the city. A week was the longest any one of them had held out. I was very sure Harriet wouldn't last much longer, but she is over there yet, five years later than the date of her business engagement to Mr. Peter Simpkins.

YOU NEVER CAN TELL

They say certain qualities mean success, certain other qualities mean failure. All the psychologists who write learned books about human nature will tell you that, but "you never can tell." This girl didn't jar Mr. Peter Simpkins who knew a lot more about horses and gold mines, and Navajo blankets than he did about "The king's English," and who didn't care whether you put a comma or a semi-colon about every four inches in your composition. He wouldn't have minded it if it had been a colon or a dash or an asterisk. Then again, there wasn't any trial balance to take. All there was to do when you got an order, was to fill it and send it c. o. d. or, as most of the orders were accompanied by a money order or check, then there had to be a cash-book entry, and Harriet could do that just as well as a $3000 a year bookkeeper, and she was good about looking after things around the little mill. She soon got to know all the help, and they liked Harriet first rate, you couldn't help liking her. She was the best tempered girl you ever saw, and she was as honest as an eight day clock, and good looking, too. She and Mr. Simpkins got along beautifully. He used to tell her picturesque lies about his adventures with "grizzly b'ars" and injuns" and mountain lions, and soul-stirring battles with flood and cyclone in the great wide reaches and towering mountains of the wild and wooly west, and Harriet believed every one of them which pleased Mr. Peter Simpkins, who was a sensitive man, and hated to have his word doubted, no matter how big a lie he was telling.

And, you see, the business grew. It was a success, not because of any great amount of business ability, but because they were making something that had a nice little sale among people who could afford to buy just for the fun of the thing. And the big fellows that have

gobbled up the business of all the little cotton and woolen mills that used to dot every village of New England, didn't consider it big enough to be worth their while to absorb it, and I venture to say that the Profit & Loss account of "The Simpkins Mfg. Company, Inc. Harriet Clincher Treasurer," is larger on the credit side than that of many a good big corporation, for their prices were good and the profit was large. They have developed into quite a modern factory, the old fashioned machinery long since replaced by better inventions, and they now make a wider range of goods: Colored tent cloth, and these fancy striped awnings, and a whole lot of other novelties that sell well on a limited scale.

The other day Harriet Clincher drove into the city in a neat little "Overland Runabout," belonging to the Company, and she told me that she never lived anywhere tnat she liked so well as out there in that little country village of Fairfield "far from the maddening crowd's ignoble strife." She had her books. Everybody in the little village knew her and she knew everybody, and socially she was by far the largest "toad in the puddle," and a great many people you know, would rather be "a big toad in a small puddle" than to be a "whale in the great Pacific Ocean." I believe I would myself. She said that at the last meeting of the stockholders, that had voted to increase her salary to $1400 a year, which is a pretty good money for a girl who I felt sure I couldn't get a position to begin with, or hold it if she did get one. I don't pretend to know all about women, and the older I get the surer I am of tbat fact and that they will soon get the ballot and that in spite of their exasperating inconsistencies we couldn't get along without them.

The school year is near its close and this is the last opportunity I shall have to talk with my valued friends of THE BUSINESS EDUCATOR. Many of you young men and girls are going out into the great world of business, a world that can be very hard and merciless to those who can not play their parts, in the drama of existence. But I am comforted more and more, year after year, with the belief that there is a place for almost everybody. The great play has many actors who must each play his part and not all can be leading men or leading women in the cast. I have seen so many successes where I thought failure would follow and so very few entire failures that I am more and more of an optimist as I get nearer the sunset of life. May you, dear readers, one and all, find a part that you can play well and thus make the great comedy of life more perfect and more pleasing.

B. E. certificate winners in the 1915 class of the Otero County Commercial High School. A. B. Cox, Instructor, La Junta, Colorado. Bottom row, left to right: Vara M. Jaynes, Neta V. Shonts. Ethel Hicks, Eunice Butterworth. Second row, left to right: Cecil F. Wright, A. B. Cox, teacher, Alyce Myrer, Eva Clarke. Third row, left to right: Kathrine O'Neil, Gladys E. Truitt, Neva Marie Lantz, Thelma Esry. Fourth row, left to right: Ralph B. Sherman. Onie A. Wisdom, Ione J. Lewis, Cecil F. Jenkins.

Miss Ida L. Hodges and Mr. J. A. Finnicum, who for sometime past have been conducting the Urichsville-Dennison Business College, Urichsville, Ohio, recently purchased the Chillicothe, Ohio, Business College. We wish the proprietors of this institution much success in their new location. Both are hustling young commercial teachers, and we predict much success for this institution under their management.

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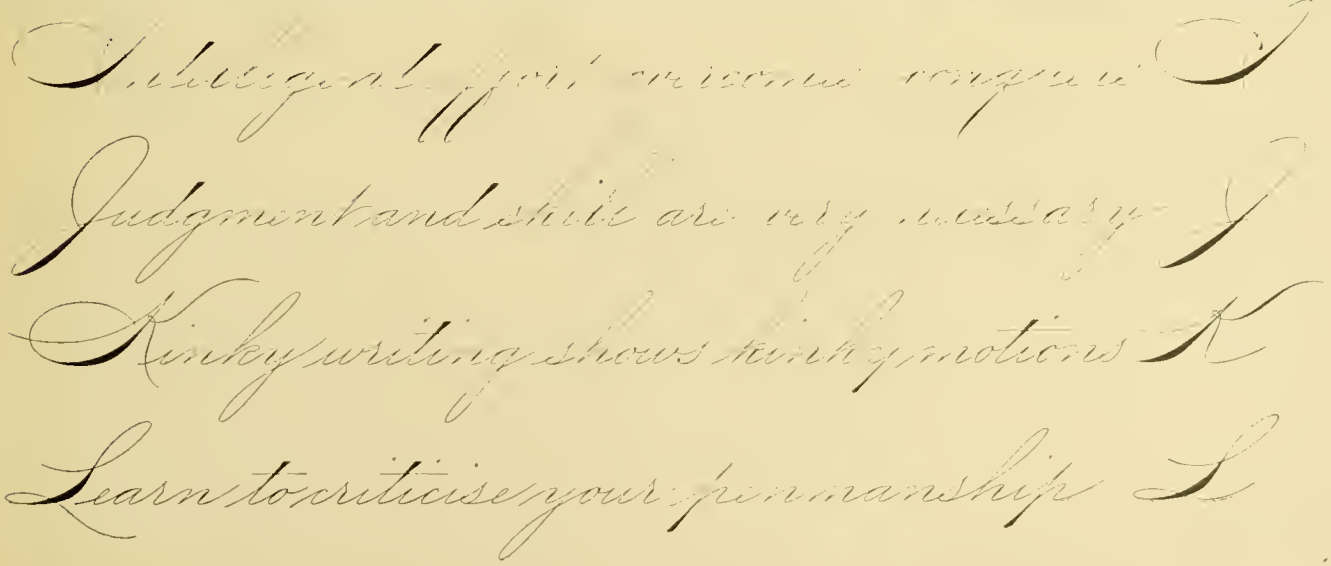


CLUBS RECEIVED

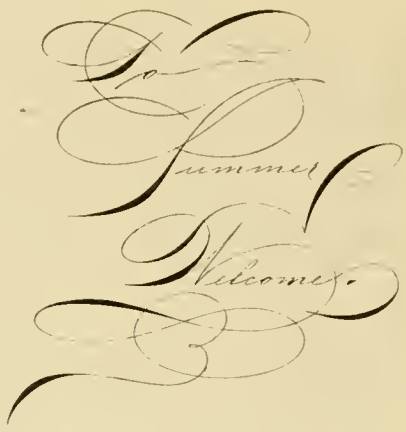
The following is a partial list of friends who have sent in clubs during the past month. We extend our hearty thanks to them :

J. H. Snyder, Arona, Pa.; Nina P. Hudson, Orange, N. J., LeMaster Institute; G. A. Rockwood, Poughkeepsie, N. Y., Eastman Business College; R. E. Wiatt, Los Angeles, Calif., Lincoln High School; J. W. Jones, Chicago, Ill., Columbia Business College; Mrs. E. C. A. Becker, Worcester, Mass., Becker's Business College; C. F. Connor, Stockton, Calif., Heald College; W. A. Beaty, Baxter, Tenn., Baxter Seminary; J. W. Westervelt, London, Ont., Canada, Westervelt School; E. H. Goit, Niagara Falls, N. Y., Business Institute; O. C. Dorney, Allentown, Pa., American Commercial School; J. M. Moose, Scottsbluff, Nebr., Business College; J. M. Holmes, San Diego, Calif., High School; C. E. Chamberlin, Mankato, Minn., Commercial College; R. Wilson, Schenectady, N. Y., Spencer's Business School; A. H. Ellis, Akron, Ohio, Hammel Business College; V. M. Rubert, Evansville, Ind., Lockyear's Business College; John I. Rice, Sioux City, Iowa, National Business Training School; J. M. Pierce, Scranton, Pa., Scranton-Lackawanna Business College; A. E. Hughes, Johnstown, Pa., Cambria Bus. College; W. P. Selcer, Chattanooga, Tenn., Central High School; Charles T. Cragin, Holyoke, Mass., Thompson's Holyoke Business School; A. D. Shimek, Wheeling, W. Va., Elliott Commercial School; A. F. Regal, Butler, Pa., Business College; S. O. Smith, Hartford, Conn., Huntsinger Business School; W. A. Botts, Wichita, Kans., Miller Business College; Orville Hughes, Charlotte, N. C., High School; A. P. Reeves, Spokane, Wash., Blair Business College; A. H. Winter, York, Nebr., Business College; Catheryn Dolan, Newberry, Mich., Junior High School; Frank Krupp, Austin, Minn., Southern Minnesota Normal College; M. E. Zimmerman, Valparaiso, Ind., University; A. M. Reichard, Tiffin, Ohio, Heidelberg University.

ENGRAVER'S OR ENGROSSER'S SCRIPT

By W. A. BAIRD

357 Fulton St., Brooklyn, N. Y.



Graceful lines by I. Z. Hackman, Elizabethtown, Pa., College.

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INSTRUCTIONS.

In this lesson we have something of a review of small letters, not all of the alphabet, but you will find sufficient to keep you busy for some time. Those who expect to get well up in the execution of engraver's script would do well to rewrite all of the work from beginning of the course. You will find that going over the work several times, studying and criticising your efforts, will bring improvement. Watch slant and spacing carefully and try to have all shaded strokes of about the same heft. Some strokes have to be slightly heavier than others to appear to be even as heavy.

Some well written cards have been received from J. L. Teller, Toledo, O., which show that he has unusual ability with the pen and is capable of writing very attractive cards. He is also skilled in card carving with a knife as shown by the cards sent.

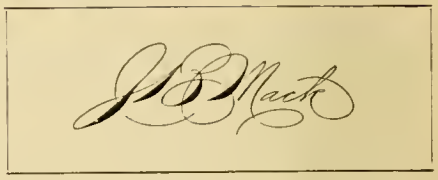
Mr. and Mrs. Charles E. Childs
announce the marriage of their daughter
Bertha M.
to
Mr. Will B. Mahaffey
on Tuesday, May the fourth
nineteen hundred and fifteen
Rockford, Michigan.

At Home
Wilmington, Delaware,
Goldey College.

ORNAMENTAL PENMANSHIP?
CERTAINLY!

GET my course to add reserve skill to your business writing.
GET it to put more KNOWLEDGE and SKILL behind your ornamental pen.
GET it to make your services more in demand to enable you to do paying job work.
GET it, because it is worth the effort and the price; because it is fascinating; because the lessons are FRESH FROM MY PEN.
GET your pen and write me at once, with the good intent of learning Ornamental Penmanship.

BOX 242 BOWLING GREEN, KY.



Swift Current, Sask. Frequently called Canada's best penman.

habitation habitat hallelujah hairbreadth hallowed hash knapsack knight knobby laggard larkspurs latitudinarian communication successes fizz frame frequently gingham grandiloquent jonquil jokers yank young zither zoography zenith honorables morocco mosquito proportion organization oranges

George Edmund is the new commercial teacher recently arrived in the home of Mr. and Mrs. Orville Hughes, Charlotte, N. C. The young Mr. Hughes made his appearance on March 19th. Our congratulations and best wishes to all concerned.

On April 12, 1915, Irma Louise, nine pounds, arrived in the home of Mr. and Mrs. M. A. Albin, Eugene, Ore.

831 Woodlawn St.
Scranton, May 8, 1905.

Dear Mr. Zaner:—

"It's a Boy"

Robert Ashton, born April 28th, weight 6¼ lbs. Both doing nicely. A. E. SMITH.

To Learn Write

I can make a good penman of you at home during spare time. Write for my free book, "*How to Become a Good Penman.*" It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLYN, 406 Meyer Bldg., Kansas City, Mo.

TYPEWRITER RIBBONS

Extra quality Typewriter Ribbons sold direct. Wholesale prices; 35c each, 3 for $1, $3.50 per dozen. Guaranteed. Give width and make. **RIBBON SALES CO**, Mfgrs., **711 Union Bldg., Anderson, Ind.**

Why Wobble?

A month ago you had it in mind to write for my illustrated journal which tells you how you can increase your skill in penmanship at home in spare time at a small cost.

Several times since you have renewed your resolve. Each time you have wobbled — put it off — tomorrow — next week — sometime.

Don't wait any longer. Write to-day.

FRANCIS B. COURTNEY
Box G 492, Detroit, Mich.

SPECIAL OFFER NO. 3.

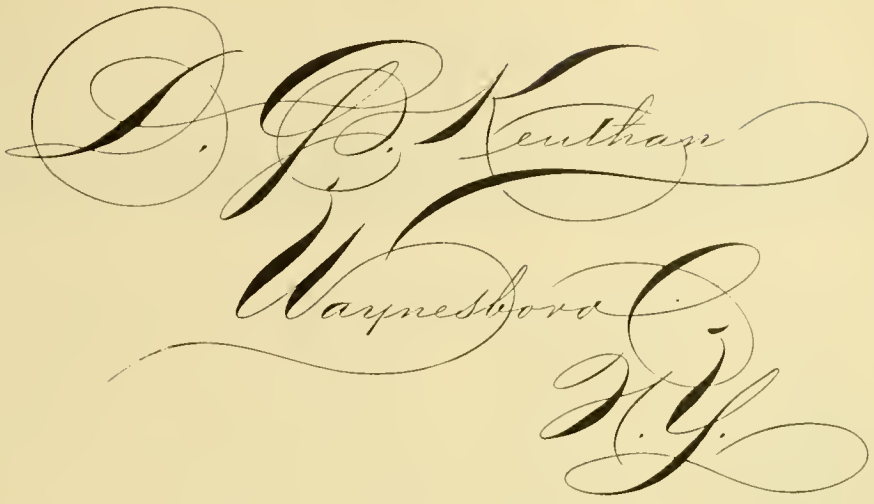
To close out book No. 4 on Business Writing a big reduction is being made on all the books in this special offer. Book No. 4 contains 75 lessons in the American Method of Business Writing.

Business Writing Book No. 4 worth	$ .16
34 Alphabets in Practical Lettering	.30
Lessons in Engravers' Script	.30
95 Lessons in Ornate Writing	.50
Engravers' Script by Madarasz	.30
Total value	$1.56
All the above sent at one time for	$ .50

The above books make a fine little library and are worth many times the small amount I am asking for them.

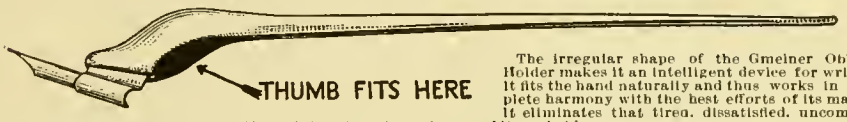
Address

C. W. JONES, PRINCIPAL.
Brocklon Business College, Brocklon, Mass.



By H. B. Lehman, Penman, Central High School, St. Louis, Mo.

THE OBLIQUE HOLDER WITH A PERSONALITY.



The irregular shape of the Gmeiner Oblique Holder makes it an intelligent device for writing. It fits the hand naturally and thus works in complete harmony with the best efforts of its master. It eliminates that tired, dissatisfied, uncomfortable feeling which is always manifest while using the ordinary oblique holder.

For a limited time I am giving absolutely free with every order, a copy of GMEINER'S FREAK ALPHABET. Every Penmanship teacher should have this. There is nothing better to arouse interest in the Penmanship Class. Price of holder in seven or ten inch lengths $1.00. Alphabet FREE.

A. J. GMEINER, 30 ASYLUM ST., HARTFORD, CONN.

SUMMER SESSION AT BOSTON UNIVERSITY

The College of Business Administration

COURSES IN

Bookkeeping, Accounting, Economics, Commercial English, Commercial Spanish, Commercial Law, Public Speaking. Advertising, Journalism, and Business Organization.

These courses are given by members of the Faculty of the College of Business Administration and may be credited towards the degree of Bachelor of Business Administration.

SPECIAL COURSES FOR TEACHERS

Professor Harry C. Bentley, author of "The Science of Accounts," and "Corporate Finance and Accounting," will conduct a course in **METHODS OF TEACHING ACCOUNTING**, the principles and procedure of accounting taught in conformity with the ideas and methods of modern practicioners. This course is designed exclusively for teachers of bookkeeping and other commercial subjects.

In addition to the courses listed above, given by the College of Business Administration, the **College of Liberal Arts of Boston University** offers special courses for teachers in Ancient and Modern Languages, Education, Science, Drama, and Music, all equivalent to the same courses given during the college year and accepted towards the degree, Bachelor of Arts.

Course Begins Wednesday, June 30

For circular of information, address

PROFESSOR A. H. RICE,

Room E. Boston University, Boston, Massachusetts.

This is a winter scene of the Bowling Green Business University, Bowling Green, Ky. Tbis is one of the largest Schools of Commerce in this country. Its Summer Training School opens June 29. Already it has seventy-five calls for commercial teachers for September work. Get its free literature; attend its summer school.

LESSONS IN ENGROSSING
BY MAIL

The undersigned has decided to take a few pupils, possessing the natural talent for lettering, and drill them in the necessary alphabets from hand made pen and ink copies, rounding out the course with a finished set of resolutions.
For terms, address,
P. W. COSTELLO
Engrosser and Illuminator,
Odd Fellows Hall Bldg.,
Scranton, Pa

FOR SALE

Long-established, Prosperous Business College in the Southwest. Retirement with competency cause of selling. None but straight, well-qualified, responsible people should apple to **"ATHENS"**
Care Business Educator Columbus, Ohio

WANTED

Experienced male instructor of Rowe Bookkeeping and kindred subjects. Must be expert penman and have good command of English. Address **"PACIFIC COAST,"** care **Business Educator, Columbus, Ohio.**

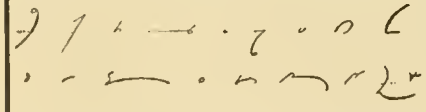
PRINCIPAL OR MANAGER

Situation wanted by all-around Commercial-Shorthand Teacher—executive ability and 18 years experience. Capable of taking full charge of department or school. At liberty, July 1st, would solicit during July and August, if desired. Address **"CHICAGO EDUCATOR,"** care of **Business Educator, Columbus, Ohio.**

FOR SALE

All or half interest in the only school in city of 31,000. No other school near. Propositions like this are scarce. Better look into it if interested and mean business. Address **H. H.**, care **Business Educator, Columbus, O.**

MACK SHORTHAND



Fifth Edition now ready. Cloth, $1 50 R added by lengthening; more "blends" than any other system; easy and rapid.

"A-B-C Method Typewriting," price 50c. The OLD subject in the NEW way! Sample copies, post paid, half price.

MACK PUBLISHING COMPANY,
SWIFT CURRENT, SASK.

BUSINESS, NORMAL, COLLEGIATE, THEOLOGY, MUSIC, GRADUATE

CORRESPONDENCE COURSES—Leading to undergraduate and graduate degrees in Accounts, Pedagogy, Arts, Philosophy, Science, Music and Theology. Of interest to Commercial People and to all others who wish to prepare for better positions or to pursue systematic courses. Teachers review courses and Business courses for office training or Commercial Teaching. Instruction thorough, attention prompt, prices reasonable. Grades accepted from standard institutions. We can interest you. Write for catalog.
OSKALOOSA COLLEGE, OSKALOOSA, IOWA

FOR SALE

BUSINESS COLLEGE. Southern city of 30,000. No competition within 100 miles. Territory of 100,000 to draw from. Expenses small. Price reasonable. Address,
SOUTHERN
Care Business Educator COLUMBUS, OHIO

Will write your name on

1 Doz. Cards (all different)	20c
Ornate letter	50c
1 set Ornate Capitals	25c
1 " " Combination	25c
1 Business Letter	25c
1 Set Business Caps	10c
1 Blanchard Flourish	25c
Scrap Book Specimen	25c
	$2.05
All for	$1.50

E. S. LAWYER
519 Germain Bldg. Los Angeles, Cal.

A COMMERCIAL TEACHER

desires a position to begin work about September 1st. Address, **G. F.**, Care Business Educator, Columbus, Ohio.

SKILLED COMMERCIAL TEACHERS
FOR RESPONSIBLE POSITIONS.

Colleges and Schools desiring high grade Teachers are invited to correspond with us.

THE UNION TEACHERS' BUREAU, 22 Vesey Street, NEW YORK CITY

Western Positions For Commercial Teachers.

In Public Schools, Private Schools, Normal Schools, and Colleges. As Publishers of the annual "Rocky Mountain Teachers' Agency School Directories," of sixteen Western States, we are in touch with nearly all the schools throughout the entire West. ***WRITE US TODAY*** for Free Booklet showing how we place our teachers. Wm. Ruffer, Manager.

The Largest Teachers' Agency in the Rocky Mountain Region.

THE ROCKY MT. TEACHERS' AGENCY
EMPIRE BLD'G, DENVER, COLO.

R. B. I. TRAINING SCHOOL
FOR COMMERCIAL TEACHERS

Our Summer School for commercial teachers will begin active work in both subject matter and methods on Wednesday, June 30. Tuesday, June 29 will be registration day. The teachers' sessions will close Saturday, July 31. We are now corresponding with individuals, also with neighborhood groups, and assisting them in advance in securing suitable accommodations and in arranging their schedules of work. We are also booking their applications for positions so that we can consider them for September openings. Send for our bulletin. Address

ROCHESTER BUSINESS INSTITUTE, ROCHESTER, N. Y.

Commercial Teachers in Demand

Qualified and Experienced teachers for
Western High Schools Should Register Now
Free registration to graduates. Write today.
Business Men's Clearing House, Denver, Colorado

KELLOGG'S AGENCY recommends teachers and has filled hundreds of high grade positions (up to $5,000) with excellent teachers. Est. 1889. No charge to employers, none for registration. If you need a teacher for any desirable place or know where a teacher may be wanted, address, **H. S. KELLOGG, 31 Union Square, New York.**

WANTED

To buy for CASH a good Business School. Address **R. W. T.**, care **Business Educator, Columbus, Ohio.**

The Pratt Teachers' Agency

70 Fifth Avenue, NEW YORK

Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools, and business colleges.

WM. O. PRATT, MANAGER

NORTHWESTERN TEACHERS' AGENCY

THE LEADING AGENCY FOR THE ENTIRE WEST AND ALASKA. We place the majority of our teachers in July, August and September. Write immediately for free circular.

BOISE, IDAHO

Business College For Sale

In manufacturing and farming district of Illinois. Fine proposition for a live man. Only $1,200. Easy terms. Other schools for sale. **MOHLER, 440 S. Dearborn St., Chicago, Ill.**

College and Normal Graduates

are in great demand this season. We now have calls for more than thirty college trained teachers. Salaries from $1200 to $2700 per year. We also have many other excellent openings where college training is not required. Address

CONTINENTAL TEACHERS' AGENCY
FREE REGISTRATION. (INCORPORATED) **BOWLING GREEN, KY.**

SALESMEN WANTED

We desire to get in touch immediately with several good business college solicitors. We prefer mature men of experience, who are capable of teaching in the fall after the summer soliciting is over. Will not consider any except men thoroughly familiar with business college work. Address **PECK & READ, Vandeventer and Delmar, St. Louis, Mo.**

Business Colleges For Sale

Bargains, money makers, just what you want. If you desire a paying proposition, write us state location. The schools we offer are making money every month in the year.

School proprietors desiring to sell, should communicate with us.

INSTRUCTORS' AGENCY
M. S. COLE, Sec'y **MARION, INDIANA**

STRAWS One Superintendent writes: "It is now evident that a large number of teachers will be needed in the —— High Schools in the Commercial Department. If you have on your list of candidates thoroughly prepared men and women with successful teaching experience whom you can recommend without reservation, we shall be glad to learn their addresses and qualifications." These positions pay from $1,300 to $2,500.

Another Superintendent writes: "We are looking for a ***good commercial man.*** We want one who holds a B. A. Degree. Do not refer us to anyone who is not exceptional in the commercial line of work nor to anyone who has not had some experience on the administrative side. It would be a waste of your time and ours to send any communication regarding a mediocre man." This place pays from $2,500 to $3,000.

We have recently filled some excellent vacancies, and we have many open. We need able men and women of college training and demonstrated success as technical instructors.

May We Help You?

The National Commercial Teachers' Agency, (A SPECIALTY BY A SPECIALIST) **E. E. GAYLORD, MANAGER** Prospect Hill, BEVERLY, MASS.

WANTED

To buy or lease, a small Business College. Or if some party knows of a good location and it proves to be Good will give the party $25 for the information. Can teach both departments alone and would go to any place in the United States. Would take a run down school in a good location. Answer right away.
WARNER'S COLLEGE, EL CENTRO, CAL.

Vacancies for Teachers

In High Schools, Business Colleges, and Normals in all parts of the United States. If you are seeking a position or a promotion, get our expert service. FREE literature.

Write us what you want.

Instructors' Ass'n, Marion, Indiana

R. E. Cowan, Pres. *Incorporated.* M. S. Cole, Sec'y

LAS VEGAS, NEW MEXICO, STATE NORMAL

Selects M. R. Trexler to head their Department of Commercial Education. H. T. Burrow is a new member of the Covington, Ky., High School commercial faculty. C. H. Touse goes to the Houghton, Mich., High School. Miss Rose Treat will fill an excellent position with the Bozeman, Mont., High School. A few positions filled before May first. We do our best business in June, July, and August. Will you not write us your needs to-day?

THE SPECIALISTS' EDUCATIONAL BUREAU
Robert A. Grant, Manager **Webster Groves, St. Louis, Mo.**

WANTED

Gentleman from 24 to 30 years of age, to take charge of Bookkeeping and Banking Departments in live, wide-awake, progressive business college. Must be good penman. Preference given to one who can teach English, Gregg or Isaac Pitman shorthand. Give all particulars. Want a man who has personality and tact. State salary and experience. Rare opportunity for A-1 man. Must be gentleman in every sense of the word. Apply **ELDRIDGE**, care **Business Educator, Columbus, Ohio.** (Fall appointment.)

A pencil sketch by Jesse McElhaney, Sandusky, Ohio.

Graceful, delicate signatures by A. R. Merrill, Saco, Me.

This heading is from the pen of Joseph Champion and was written about 1739 and published by G. Bickham in the Universal Penman in London, England. Those who think that free-hand rapid penmanship is of recent invention can disabuse themselves of that opinion by examining critically this specimen, for there is little in it that indicates it was labored execution. Of course, it was written with the goose-quill and not with the pen as we know it today. The grace, the boldness, and the rapidity are all admirable.

First semester B. E. certificate winners, Hutchinson, Kans., High School, Mrs. J. D. Leaman, penman and supervisor.

ENGROSSED ALBUM

By P. W. Costello, Scranton, Pa.

The two pages of a ten page album engrossed and illuminated by the above engrosser was presented to President Taft in the latter part of the year 1911. The book represented an outlay of $200.00. The engrossed album has to some extent supplanted the old style of framed resolutions, although there will always be a demand for the latter as some people prefer to have documents of this character framed and displayed upon the wall of the home or office as the case may be, rather than hid away in book or album form in the library table drawer or desk. There is no doubt that both methods have their followers and the engrossing artist must be able to engross either way to keep abreast of the profession.

In the laying out of a set of resolutions in book form the work is spread upon as many pages as may be decided upon or that may be necessary to accommodate the reading matter as well as whatever pictorial pages may be required.

It is first necessary to sketch in the design o the title page in pencil and be certain to have your pencil sketch or lay out as perfect as you can make it before attempting to lay on any of the pen or brush work. A piece of work that brings the workman a fairly good price gives him a chance to spend a little time in putting together a good design as well as accurate work. The finished work once laid upon your pencil sketch is very hard to alter successfully, and for that reason it is desired to emphasize the necessity of first securing an accurate lay out.

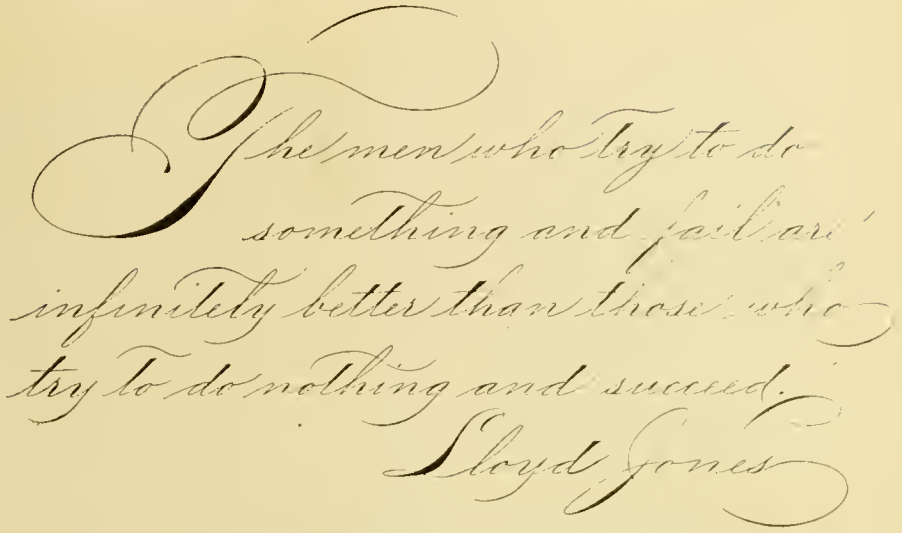
The engrossing artist who cannot draw is somewhat handicapped and the following suggestions are offered in the making of the portrait. The best method that I know of for laying out a portrait where the drawing is to be made the same size is by the tracing process which is fully explained in a previous lesson on the resolutions presented to T. J. Foster, the head of the International Correspondence Schools, of Scranton. If the drawing is to be either larger or smaller than the photograph, the pantograph, a machine for enlarging or diminishing drawings, may be called into play and a very good outline secured. A pantograph can be procured as low as twenty-five cents but it is advisable to spend a little more for a better and more serviceable article. This little machine is very much in use by commercial artists generally, and it is positively a time saver.

After getting what you consider a good outline of the portrait in pencil, then it is advisable to go over the lines with a pen, using a light wash of color instead of ink, so that the outline may be clear and distinct but at the same time very thin. The pencil lines may then be removed with a piece of art gum and the engrosser is then ready to build his portrait upon the ground plan thus prepared.

Art gum is preferable to rubber as it is less likely to injure the fibre of the material being worked upon.

The portait should be finished to harmonize with the balance of the work. If your client requires the work wrought in black and white it is essential that the portrait be finished in the same manner. If the book is illuminated in color it also follows that the photograph must be made to harmonize. The pages of this book were about 10½ inches by 12½ and were encased in a genuine seal cover lined with watered silk. For work of this character the engrosser may use Whatman's or O. W. drawing paper, Reynolds bristol board, parchment or vellum. Vellum is the most expensive material and is considered practically indestructible.

Do not use a rubber of any kind on vellum but you may take a chance on parchment. In the use of vellum it is well to make your design first upon a piece of paper and then transfer to the vellum with tracing paper and arranging to pretty well cover up all the pencil marks with finished work.



By James D. Todd, Penman, Salt Lake City High School.

G. W. Brown, the widely known business educator of Kankakee, Ill., has been appointed a member of the International Jury of Award of the Panama-Pacific International Exposition with particular reference to Groups 10 and 10-A in the Department of Education. Mr. Brown's extensive experience in commercial school work as well as in exposition and exhibition matters eminently fit him for such work.

The portrait herewith is a recent likeness of Mr. Brown, showing him to be especially hale and hearty for one who has seen close to a half century of business college service.

ART ENGROSSERS

DIPLOMAS A SPECIALTY We design and make **Diplomas** in a style Artistic and Up-to-date. If you contemplate having a new **Diploma**, and want something strictly **first-class**, write us for particulars. We can furnish Diplomas engraved and printed at a reasonable cost.

RESOLUTIONS, ETC. Engrossed or illuminated in a style pleasing to people of cultivated taste. Write for Circular. Address,

DENNIS & BAIRD, 357 Fulton St. BROOKLYN, N. Y.

HIGGINS' { ETERNAL INK / ENGROSSING INK

WRITE EVERLASTINGLY BLACK

THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 80c.)

These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire

If your dealer does not supply these inks, send to

CHAS. M. HIGGINS & CO., MFRS.,
271 NINTH ST. BROOKLYN, N. Y.

Inventor Birch

We learn that Mr. C. E. Birch, Prin. Haskell Institute, Lawrence, Kans., who has been known as schoolmaster and author in the past, has now acquired the title of inventor. United States Letters Patent No. 1, 139, 329 issued to him May 11, 1915, is the occasion for the new appellation. This patent is for an educational chart. It provides a means for drilling pupils in the fundamentals of arithmetic. We hope to present a fuller description in some future issue. Doubtless, some publisher would find it very much to his interest to investigate the worth of this new educational device and secure its promotion.

Mr. Birch has something new and novel which will turn the learning of many of the drudgeries of arithmetic into an interesting game of a competitive nature. It can also be adapted to the teaching of language and music.

The Kalispell Business College, Kalispell, Mont., was recently merged into the commercial department of the high school of that city, Mr. J. T. Sauntry, the president of the business college, being retained on the faculty of the high school. For a city the size of Kalispell, situated in a country so sparsely settled, this has been a good move—doubly good because of the high grade work done in both the commercial department and the business college, for Mr. Sauntry developed a first class institution. We wish to congratulate the high school upon its increased attendance and teaching force and upon the promotion of the pupils of the business college, and of Professor Sauntry.

The Ferris Institute Advertiser, Big Rapids, Mich., for May dedicates itself in a large measure to historical and appreciative material regarding its president, W. N. Ferris, Governor of Michigan. This number is particularly interesting, containing as it does many illustrations of Governor Ferris from boyhood to the present time. Ferris Institute has helped a larger proportion of its students successward than any other institution of which we have knowledge.

Elon College, of North Carolina Quarterly Bulletin of February '15 comprises 202 pages, and devotes two pages to the Commercial Department under the direction of H. E. Jorgenson, a young man of splendid ability. The catalog indicates a well-established and well-patronized educational Institution.

SPECIAL OFFER NO. 1.

A big reduction has been made in this special offer in order to close out book No. 1 containing 538 lessons in the American Method of Business Writing.

Business Writing Book No 1 worth	$1.00
95 Lessons in Ornate Writing	.50
Lessons in Engravers' Script Writing	.80
34 Alphabets in Practical Lettering	.80
Engravers' Script by L. Madarasz	.80
Total value	$2.40
All the above sent at one time for	$1.00

The big book on business writing is actually worth a ten dollar bill.

Books can be returned if you are not satisfied.

Address

C. W. JONES, PRINCIPAL.

Brockton Business College. Brockton, Mass.

Is your handwriting like any one of these styles?

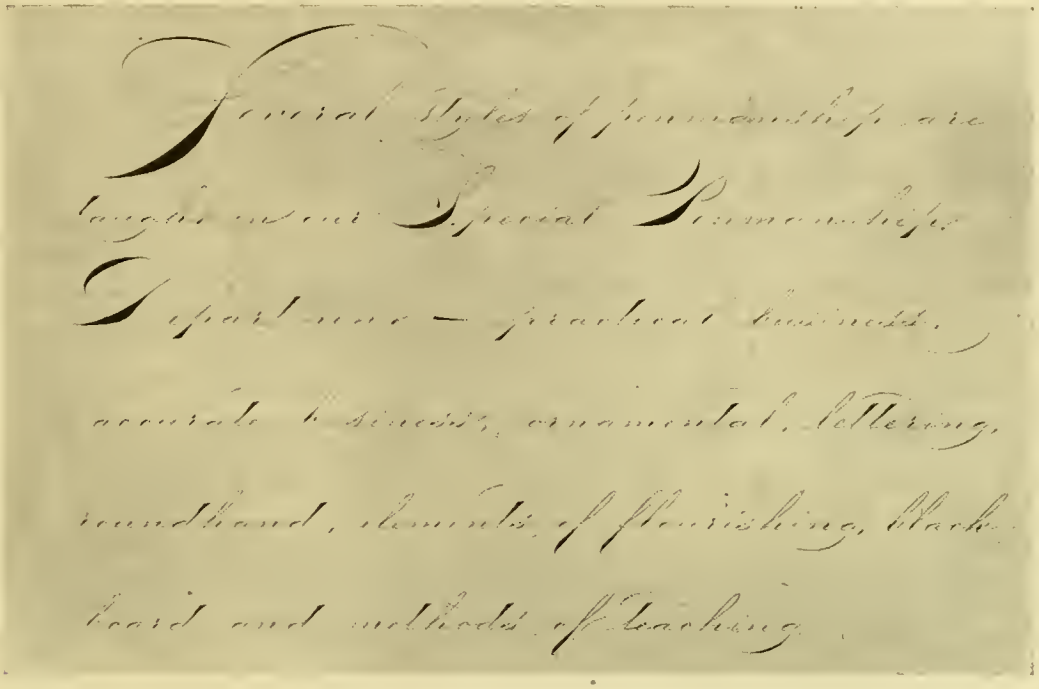
Whatever your style of writing,
(honest, straightforward, reliable, also generous)
there is a Spencerian Make
(independent, blunt, artistic, a bit selfish)
especially for your hand.
(ambitious, persevering, somewhat sentimental)
Spencerian Steel Pens
(clear thinker, analytical, ability for details)
do not balk or blot.
(refined, rather tactful, good judgment and strong will)

FOR the thousands of readers of this magazine who are interested in the subject, we have just published one of the most absorbing and factful books printed about handwriting. The author is William Leslie French, the celebrated Graphologist, whose timely articles in leading magazines have aroused a nation-wide interest and discussion. In this book, entitled **"What Your Handwriting Reveals,"** is delineated and interpreted nearly every style of handwriting. You will doubtless recognize your own style among them.

This book has been prepared by us at great expense for those who are seriously interested in the subject. **The edition is limited.**

If you desire a copy, it will be sent with 12 different styles of Spencerian Pens on receipt of 10 cents.

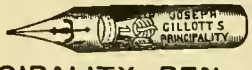
SPENCERIAN PEN COMPANY, 349 Broadway, New York



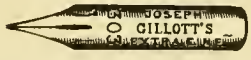
By W. C. Brownfield, Bowling Green, Ky., Business University.

TERRY TYPES
ARE HIGH GRADE PLATES FOR THE PRINTING PRESS
ZINC ETCHINGS AND HALF TONES
REPRODUCED FROM PENMANSHIP AND ENGROSSED COPIES
THE TERRY ENG. CO.
DESIGNERS - ILLUSTRATORS
ENGRAVERS
COLUMBUS, OHIO

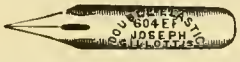
Gillott's Pens
The Most Perfect of Pens



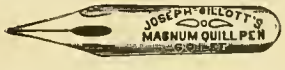
PRINCIPALITY PEN, No. 1



VICTORIA PEN, No. 303



DOUBLE ELASTIC PEN, No. 604 E. F.



Gillott's Pens have for seventy-five years stood the most exacting tests at the hands of Professional and Business Penmen. Extensively imitated, but never equalled, **Gillott's Pens** still stand in the front rank, as regards Temper, Elasticity and Durability.

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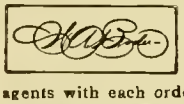

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Our 1914 summer school was the largest in the history of the Zanerian, the attendance reaching one hundred pupils. This was undoubtedly the largest number of supervisors of penmanship, special teachers, engrossers, and beginners in penmanship ever enrolled in a special school of penmanship like the Zanerian.

We have every reasen to believe that the attendance during 1915 will equal or surpass that of 1914.

MR. ZANER will, as usual, be at the head of the work. His lectures, his class drills, his instruction and suggestions, his personal criticisms, his copies with pen and crayon, are too valuable for any ambitious penmanship student to miss.

MR. C. E. DONER, Beverly, Mass., Director of Writing, Eastern Massachusetts Normal Schools, will again be with us as an instructor during the summer of 1915. It is well worth traveling from the Pacific Coast to the Zanerian to secure Mr. Doner's instructions alone.

MR. LUPFER will continue to handle business writing, ornamental penmanship, aud engrossing, in his masterful manner. The large number of fine specimens Mr. Lupfer has executed for the use of the pupils are enough to make any penmanship lover sit up nights in his endeavor to equal them.

Who should attend the Zanerian College? Supervisors and special teachers of penmanship who desire to advance in methods of teaching, secure the latest ideas, become acquainted with many others engaged in the same work, and increase their skill with the pen; professional penmen who seek inspiration by having placed before them the finest examples for study and practice, who desire to become better teachers and more skillful penmen; engrossing artists who desire to add to their skill in roundhand, lettering, etc.; commercial teachers who wish to become penmen and teachers of penmanship and thus advance themselves professionally and financially; beginners in any branch of penmanship who wish the best instruction in that branch, and at the same time mingle with the leading penmen and teachers from whom many valuable ideas are secured, and with whom many priceless friendships are formed. In fact, all who desire to advance in penmanship or in teaching penmanship will find the Zanerian College a real Penmanship Mecca during the summer of 1915.

While students can enter at any time, the summer term begins July 5th, and closes August 27th and the Zanerian Convention will be held from June 30th, to July 3rd.

A new 72 page catalog filled with specimens of penmanship, and information regarding the Zanerian has just come from the press. Of course, you will want a copy. Free to those interested.

THE ZANERIAN COLLEGE OF PENMANSHIP, COLUMBUS, O.

DESIGNING and ENGROSSING

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E. L. BROWN,
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Album Engrossing.

Resolutions and testimonials are gotten up either for framing or binding, the latter style being quite popular nowadays.

The first or title page shown herewith is a neat and effective specimen of lettering and designing. Size of original drawing 6½x9½. Executed on 3-ply Bristol board. Albums are usually made on Sheepskin or Whatman's papers, cut and folded like the leaves of a book. The binding may be of leather, or sheepskin, tied with ribbon.

The design should first be laid off roughly with pencil, finishing the details next in order. We generally use a 4-H drawing pencil which makes a fine, clear cut line that will not smirch.

Begin with lines, "Paul Clark Home," aiming for uniform size and spacing. Outline cartouch next and draw spray of leaves and roses, giving harmony of line and color special and thoughtful attention. The massing of deep tones on the leaves near the light toned roses gives a pleasing and effective result. Wash in half-tones first, using a free brush, so called, or, in other words, a brush sufficiently filled with color to flow freely with clear transparent results.

The color used on this design is brown, obtained by mixing Light Red and Ivory Black. Mix with a good body, and thin by adding more water for the lighter values. Outline leaves and roses with some of the color and a fine pen. The lettering and cartouch should be finished in India ink. All of the other lettering is added after the wash drawing is finished. Add all high lights, and correct inaccuracies, with Chinese White and a common pen.

As a rule, the front page of an album is more elaborate than the others, although all the different pages may be elaborated on the more expensive albums.

BOOK REVIEWS

Pitman's Speed Practice Book compiled by Arthur M. Sugarman, B. A., published by Isaac Pitman & Sons, 2 West 45th St., New York City, N. Y., price 75c cloth bound, 185 pages is the title of a publicatinn intended to increase speed in shorthand. The volume has been especially prepared to meet the speed needs of pupils on the one hand, as well as to meet those of the high-speed aspirant.

The Munson Golden Treasury, Parts One and Two, price $1.50, G. S. Walworth, Publisher, 200 W. 72nd St., New York City, is the title of two charmingly bound and printed volumes, the first comprising 102 pages and the second comprising 82 pages printed on plate paper. The first contains perfectly engraved Munson Shorthand characters, and the second is printed in type, forming a key to the first volume. The second volume may also be used as a dictation book tn writers of any system of shorthand. Mr. Walworth has devoted his life to Munson Shorthand and worked under Mr. Munson's direction for a number of years. Any Munson or Pitmanic writer of Shorthand can not afford to miss seeing these volumes, so technically perfect in every particular.

Plane Geometry, by John H. Williams, A. M., head of the department of mathematics, high school, Urbana, Ohio, and Kenneth P. Williams, Ph. D., assistant professor of mathematics, Indiana University. A high school geometry that is adapted to the understanding of students of high school grade. It begins at the beginning, and in its careful development is always within the mental grasp of the pupil. The more crowded curriculum of the high schools of today and the earlier age at which the average student takes up geometry demand a somewhat simplified presentation. The development is clear, progressive, and rapid, the number of theorems requiring formal proof being reduced to the minimum.

The Plane Geometry is to be followed at once by a Solid Geometry by the same authors. The course is intended to completely fill the needs of high schools and to be complete in itself, yet the authors have not lost sight of the necessity of preparation for higher mathematics. Cloth, 264 pages, $.80. Lyons & Carnahan, 623 S. Wabash Ave,, Chicago.

"Commercial Education in Public Secondary Schools" by F. V. Thompson, Asst. Supt. of Schools, of Boston, Mass., published at Yonkers-on-Hudson, New York, by the World Book Company, edited by Paul H. Hanus, of the School Efficiency Series of Books. Price $1.50, buckram binding, 194 pages, well printed and substantially bound. This is but one of about a dozen volumes belonging to the School Efficiency Series, ranging in price from 90c to $1.50 per volume. A discount of 25% is allowed to subscribers of the whole series.

The volume suggests radical improvements in commercial schools, particularly in high schools. Chapter 1, deals with Present Conditions in Education for Commercial Life; Chapter 2, deals with School Organization and Teachers in Commercial Education; Chapter 3, The General High School and Commercial Education; Chapter 4, Three Investigations and What They Mean for Commercial Education; Chapter 5, Constructive Proposals; Chapter 6, Commercial High Schools and Commercial Courses.

The book contains an appendix, comprising letters from New York business men, and the material used in the Boston investigation. Dr. Hanus and Prof. Thompson are both men of recognized ability, and no commercial teacher,

either public or private, can afford not to read this volume, dealing as it does with the present day opportunities, purposes, aims and methods for important adjustments necessary to make in its commercial school in order to better adapt the work to the need of the commercial world.

The Federation Herald

Volume One, Number One of the "Federation Herald," the official organ of the National Commercial Teachers Federation for March, 1915, Edwin E. Jones, Editor and General Secretary, 301 Security Bldg., Chicago, is before us in two editions, one of 22 pages and an insert of 48 pages. The 22 page edition seems to be devoted to the promotion of the Federation of which it is the official organ, and the 48 page insert supplement comprises a report of the Chicago Meeting last December. The pages are graced by two splendid photos of two splendid men, J. F. Fish, the President, and R. H. Peck, the Past President. We wish to congratulate the Secretary and the officers of the various affiliated associations upon the excellence of the publication, editorially and otherwise. It marks the largest forward step ever taken by the Federation, and bespeaks a like insight, enthusiasm and cooperation. The publication is mailed free to teachers of any one or more of the affiliated associations, which are: Private School Managers, Business, Shorthand, Penmanship, High School Commercial, and Stenotype Teachers' Associations. A sample copy will be mailed upon request to the Secretary, but all commercial teachers and penmen should be members of the National Commercial Teachers' Federation, and should send $3.00 without delay to the General Secretary, Edwin E. Jones, 301 Security Bldg., Chicago.

"Personal Salesmanship." Contents: Part 1—The Game of Selling; Part 2—How to Make the Sale; Part 3—How to Handle the Buyer; Part 4—How to Keep Customers' Lists; Part 5—How to Keep Customers in Line; Part 6—How to Use the Co-Operation of the House.

"How to Write Advertising." Contents: Part 1—How to Plan and Prepare; Part 2—Novel Ways to Reinforce your Copy; Part 3—How to Write the Advertisement and Make the Layout; Part 4—Planning out Mediums, Space and Appropriations; Part 5—Raising Your Average of Returns.

The above books are published by the A. W. Shaw Co., of Chicago, New York, and London. Both belong to the "Students' Book Series," which this Company is publishing. The books are bound in cloth and contain 128 pages each. Personal Salesmanship was written by a number of well known advertising experts. Both volumes are tersely and concretely written, and splendidly illustrated with diagrams. Those interested in the teaching of these subjects, or in writing advertising, would find valuable material in these volumes.

"The A-B-C Method" of Typewriting, by J. B. Mack, Swift Current, Sask., is the title of a new book on the subject of Typewriting. It plans to give a week's drill in fingering, position, etc., before requiring pupils to write without looking at the keyboard. When the writing is begun, the nature of the copies is such as to compel the student to watch the copy. Perfect work is not required the first few lessons. The work is planned on the basis of a lesson a day. The copy lines in Book 1 are the same length, thus enabling the teacher to detect errors at a glance. It seems to maintain interest and to eliminate discouragement. Those interested would do well to ask for further information from the author.

"Mack Shorthand," by John Barry Mack, Swift Current Sask., published by the author, is the title of a new claimant for public favor and patronage in the shorthand line. We do not profess to be authorities on this subject, and can but therefore refer our readers to what appears to be a practical method of recording thought quickly and successfully. The work seems to be well planned and certainly skillfully executed, with explicit instruction to both pupil and teacher. Shading is almost eliminated, nearly all of the characters being lightline and more or less slanting.

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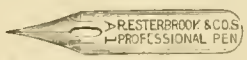

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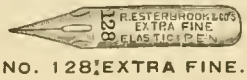

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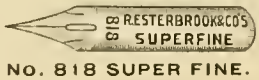

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